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ABSTRACT

The demographic characteristics of a sample of New York employed women who perceived that financial barriers would affect their participation in postsecondary education were examined. Reasons these women sought learning experiences, the prices they were willing to pay for the course of interest, and the counseling services wanted were also studied. Employed women who acknowledged no cost restraint were separated as a control group. To acquire this information, analyses were drawn from the survey data collected for the "New York State Continuing Education Needs Assessment, Report No. 1" (1977). New York City residents were excluded from this report. The women were questioned about such factors as: income, amount of education, learning interests, number of children and their need for counseling services. All women involved in the study had a high school diploma. Some examples of the several conclusions reached are: 42.2 percent of the women acknowledged cost-related barriers would deter them from continuing education, and women seeking vocational-related courses were more likely to perceive financial barriers than were those desiring avocational courses. Provided are supplementary tables, the survey questionnaire, and a bibliography. (LC)

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FINANCIAL BARRIERS TO PARTICIPATION IN POSTSECONDARY EDUCATION PERCEIVED BY NEW YORK STATE EMPLOYED WOMEN

A Thesis
Presented to the Faculty of the Graduate School
of Cornell University
in Partial Fulfillment for the Degree of
Master of Science

HE 011 752

by
Jane Marie Gallup
August 1978

U S DEPARTMENT OF HEALTH, EDUCATION & WELFARE NATIONAL INSTITUTE OF EDUCATION

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ABSTRACT

The purpose of this descriptive study was to provide the demographic characteristics of a sample of New York State employed women who perceived financial barriers would affect their participation in postsecondary education. Secondly, the study examined the reasons these employed women with financial barriers sought learning experiences, the prices they were willing to pay for the course of interest, and the counseling services wanted. To examine the influence of financial barriers, employed women who acknowledged no cost constraint were separated as a control group from those women who perceived one or more direct or indirect cost-related barriers.

To acquire this information, analyses were drawn from survey data collected for the New York State Continuing Education Needs Assessment, Report No. 1 (1977). The statewide study had randomly selected and individually surveyed 20,486 New York State adults, excluding residents within New York City. From this larger sample, 4,681 respondents were selected for this study concerning employed women. Respondents were chosen who identified themselves as full-time or part-time employed women. A second criterion used to create the sample was the inclusion only of women who had high school diplomas, the equivalent, or above levels of education.

Data were analyzed using the Statistical Package for the Social Sciences (SPSS). Chi-square was calculated from crosstabulations and relationships were considered statistically significant at $p = .01$. Cramer's V or Gamma was also provided, whenever appropriate, to supply additional information regarding the strength of the relationship.

Of the total sample, 42.4 percent of the employed women acknowledged cost-related barriers would deter their participation in postsecondary education. Certain demographic characteristics which were likely to produce the perception of financial constraints were age under 34 years, the presence of preschool children, and income levels below $15,000 a year. Financial barriers surfaced as only one of a possible number of barriers affecting the participation of employed women in postsecondary education.

Employed women with financial barriers were seeking postsecondary education for somewhat different reasons than were those who perceived no financial barrier. Of the total sample, 43.7 percent sought education for work-related reasons, another 32.4 percent desired courses for pleasure, 10 percent wanted courses on how to save money, 9.1 percent desired to become better informed, and the remaining reasons were spread among several categories. Those women seeking vocational-related courses were more likely to perceive financial barriers than were those desiring avocational courses. Employed women were also more willing to pay higher prices for vocational courses than they were for avocational interests. Of the total sample, a third of the women sought certification almost exclusively for work-related reasons. This desire for certification was significantly related to the perception of financial barriers ($\underline{p}$ = .00).

With regard to counseling services, employed women with financial barriers expressed more interest in general information about local continuing education courses, financial aid, and career development than did the women without financial barriers. The relationship between the desire for these counseling services and the perception of financial barriers was significant at $\underline{p}$ = .00. In summation, recommendations were given which dealt with the removal of financial barriers that deter the participation in postsecondary education of employed women.

BIOGRAPHICAL SKETCH

Jane Marie Shanks Gallup was born in Springfield, Missouri, and graduated valedictorian from Monett High School, Monett, Missouri, in 1957. In 1961 she graduated Outstanding Senior Woman from Kansas State College of Pittsburg, Pittsburg, Kansas, with a Bachelor of Science degree in Communication Arts.

From 1961 to 1969, the author taught composition and literature in Shawnee Mission East High School, Prairie Village, Kansas; U.S. Military Dependent School System, Baumholder, Germany; Hickman High School, Columbia, Missouri; and Kansas State College, Pittsburg, Kansas.

In 1975 she entered Cornell University in the Counseling and Student Personnel Program with a minor in Extension and Continuing Education. While in the Master of Science program, she has served as a Training Specialist in the Training and Development Section, Personnel Division of Cornell University.

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No acknowledgment can adequately express the value of a family like mine, who have learned to provide periods of uninterrupted reflection, hours of shared domestic labor, and uncomplaining spirits.

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Chapter I

INTRODUCTION

For potential adult students, the lack of financial resources has been a major barrier to participation in postsecondary education. Although financial barriers affect students of all ages, individuals beyond the traditional 18 to 21 year-old student cohort appear even more negatively influenced by increasing postsecondary education expenses. For older students, family and job responsibilities and the dearth of financial aid assistance make educational expenses a deterrent to participation.

Financial barriers not only include direct financial expenditures required for tuition, board, and related school costs, but also the process by which individuals and groups are barred access to education by inadequate financial assistance. Few institutional and government financial aid programs consider part-time, returning students to be eligible for aid. Customarily, the loss of salary incurred while attending classes, child care, and transportation expenses are not considered by institutions in their interpretation of financial need. Any, or various combinations, of these factors may deter or influence the educational participation of potential adult students (Bishop, 1977; Westervelt, 1975).

As the cohort of traditional-age students declines in size, the need for a new clientele becomes more imperative. Various education institutions and state agencies are performing continuing education need assessment studies to examine the learning interests and barriers to participation of the adult population (Cross, 1977; New York State Education Department, 1977). Although many of these studies have concentrated on the identification of barriers and interests of adults in general, the special constraints experienced by significant subgroups within the adult population have not been thoroughly investigated. Little attempt has been made to differentiate among groups of women on the basis of their past roles and experiences. Most literature has concentrated on homemakers without examination of the similarities and differences between these individuals and women with varying career commitments (Astin, 1976; Women's Bureau, 1974). For institutions to develop educational programs and policies responsive to an increasingly diverse student body, specific data is needed concerning learning interests and participation problems facing particular groups of potential students.

Problem Significance

Employed women constitute an increasingly important segment of the postsecondary student market. In 1974, 46 percent of all women 16 years of age and older were in the labor market. The utilization of public census tapes indicates employed women are more likely to be involved in formal learning experiences than are unemployed women and have higher education levels than their non-working counterpart (Women's Bureau, 1975). Although a few studies have examined employed women within specific professions (Bernard, 1974; Hennig and Jardim, 1977), only limited research has been undertaken to extrapolate information about the educational interests and needs of employed women in general (Abramovitz, 1977; Botsman, 1975; Roby, 1974).

For many women within the labor market, education traditionally has been considered the vehicle by which to achieve socioeconomic advancement and career mobility. Yet, employed women have remained significantly behind men in postsecondary education attainment and remain concentrated in a narrow range of occupational fields (Kreps, 1974; Westervelt, 1975). Women participating in postsecondary education have largely concentrated on programs which involve less time and financial commitment than have men. The consequences include underrepresentation in programs leading to certification or degrees. These factors partly explain the earning differential which continues to widen between salary levels of men and women workers. Furthermore, certain economic theorists contend that education beyond the high school level is rapidly becoming the prerequisite for many of the better jobs (Abamovitz, 1977; Witmer, 1978). Barriers which prevent educational parity for men and women workers need to be identified and alleviated.

Although adult education surveys consistently report the barrier "cost" to be a major deterrent to adult participation in continuing education, the policy that adults, especially those working, can afford to pay for their own education prevails. Tuition and fee rates have continued to rise with even higher prices sometimes charged the part-time students. This policy which moves toward making certain educational programs self-supporting has been undertaken without adequate examination about the influence of higher prices on the education choices and subsequent career decisions made by potential students.

Unlike the traditional, full-time students, many women who participate in postsecondary education are part-time students interweaving work, leisure, and education. In 1972, for the first time in the history of U.S. higher education, part-time students surpassed the enrollment of full-time students (Commission on Non-Traditional Study, 1974). Over half of all part-time students are women, many of them employed. Utilizing 1977 fall enrollment figures for higher education, the National Center for Education Statistics indicated an increase of 8.9 percent of part-time women enrollees in higher education, a greater increase than among female full-time students (Magarrell, 1978). Yet, institutions and government policies continue to concentrate financial aid on full-time, traditional college-age students overlooking the fact that many students participate part-time because financial pressures or other responsibilities prevent full-time study. To alter participation patterns of students, specific barriers and their influence on learning interests need to be identified.

Purpose of the Study

The purpose of this thesis was to examine the demographic characteristics of New York State employed women who perceived financial barriers to participation in postsecondary education. The intent was also to examine the influence of these financial constraints on the educational choices made by the respondents acknowledging barriers. Those working women in the sample who did not select a cost-related barrier were included as a control group for comparison purposes. Analyses were drawn from data collected for the New York State Continuing Education Needs Assessment, Report No. 1 (1977). This study had randomly selected and individually surveyed 20,486 New York State adults, excluding residents within New York City. All respondents were 16 years of age and over and none were full-time students at the time of the survey.

For the purposes of this study involving employed women, a sample of 4,681 women was selected from the larger study. Only women who identified themselves as employed full-time or part-time were chosen. A second criterion used to create the sample was the inclusion only of employed women who had high school diplomas, the equivalent or above levels of education. Previous research indicates that learning interests and barriers to participation differ significantly for those with and without high school levels of education (Johnstone & Rivera, 1965; New York State Education Department, 1977). As of March 1974, 72 percent of all women workers in the United States had completed high school educations (Women's Bureau, 1975). The information gathered for this study, therefore, concerns itself with the barriers and learning interests of a potentially capable clientele.

Finally, as institutions experience fiscal constraints, support services are held increasingly accountable for the information and counseling services they provide. For many adults, the lack of information about postsecondary education opportunities is prohibitive to participation. The study sought to examine whether the perception of financial barriers held by certain respondents appeared related to the amount of information these same women indicated was available to them and the desire expressed for financial and career counseling.

For these reasons, the study sought to address the following questions:

(1) Do working women who perceive themselves as having financial barriers differ in income, age, presence of children, amount of education, and race from employed women who do not perceive the same barriers?

(2) Do working women who perceive themselves as having financial barriers select different reasons for learning interests which depart significantly from the reasons selected by women without cost barriers?

(3) Do the choices regarding program cost made by working women who perceive financial barriers differ significantly from the choices of those women without financial barriers?

(4) Do working women who perceive financial barriers express different degrees of interest in counseling services from those women indicating no financial barriers?

Chapter II

REVIEW OF LITERATURE

Cost-related barriers consistently represent a major deterrent to adult participation in postsecondary education, regardless of other barriers which may also influence participation. In a 1972 national survey sponsored by the Commission on Non-Traditional Study, 52 percent of their national sample of 3,910 household residents identified cost as their major obstacle to attendance. The influence of cost on the educational participation by adults has also been reported in the continuing education needs assessment studies performed within various states (Cross, 1977; Morris Learning Center, 1975; New York State Department of Education, 1977).

The interpretation of "cost" as a barrier includes not only direct expenses, such as tuition, books, equipment, and room and board, but also the consideration or exclusion of other factors, such as cost of child care, transportation, and time away from the job. These costs, plus the biases which occur in the distribution of financial awards and restrictions on aid to part-time students, affect the participation in postsecondary education of potential women students (Astin, 1976; Westervelt, 1975).

Influence on Participation

Cross (1971) points out that the family's income level affects women's participation in postsecondary education. Women of low socioeconomic levels have, in the past, represented the largest reservoir of academically qualified persons who have not participated in postsecondary education. Even men in the same socioeconomic strata have not been as affected.

Working women can seriously be considered prospective students for postsecondary education. Research by Bishop and Van Dyk (1977) found working women were more likely to be engaged in educational programs than were nonworking women. Although education does not provide women the same economic benefits it provides men, women's level of education and choices of academic field affect their employability, their working status, and possibilities for career mobility (Women's Bureau, 1975).

The type of education pursued by many individuals appears to be influenced by tuition levels. In a study of the continuing education choices of Illinois adults, the second most frequent factor which affected institutional choices was the cost of tuition involved (Magarrell, 1978). A study by Bishop and Van Dyk (1977) supported this finding. Using 1970 public census tapes, they found that 73 percent of the adults 25 years of age and older were returning to higher education via two-year institutions, partly to lessen the cost involved. This selection by many adults of the least expensive college available is altering the distribution of adults between public and private institutions.

Cross (1971) also reported in her research that the male-female ratio differed according to the kind of educational institution. Women were more likely to attend state colleges where the emphasis was on teacher training, whereas males were more heavily concentrated in private universities which often have liberal arts and pre-professional orientations.

In reporting on a 1969 study by the New York State Department of Education, Cross (1977) indicated that although the lack of money operated as a barrier to education for a number of New York State residents, more women than men have had to change college plans because of financial limitations.

The relationship between institutional choices and financial barriers as perceived by women has not been explored fully, but the concept is raised within several reports that the educational courses selected by adults might not be representative of the choices individuals would make if there were a broader range of options by which individuals could finance their education (Johnstone & Rivera, 1965; New York State Education Department, 1977; Wirtz, 1975). The influence of educational programs and institutional choices on later career patterns is exemplified by the limited range of career options experienced by current women workers (Kreps, 1974; Wertheimer, 1976).

Women are less likely than men to make long-term, costly commitments to education. In a study by Wolman and Campbell (1972) of proprietary and nonproprietary schools in four major U.S. cities, 48 percent of the students were reported as female. Upon closer examination, it was apparent women were overrepresented in programs of shorter duration and less expense than were the men. Twenty-three percent of the men, but only 8 percent of the women, were in programs exceeding 24 months in length. Thirty-two percent of the men, but only 3 percent of the women, were in programs costing more than $2,500 (Westervelt, 1975).

In another study by the National Center for Education Statistics, it was found that sex differences existed among those receiving associate degrees and other formal awards below the baccalaureate level. Women continued to be overrepresented in the shorter, less-demanding programs stressing non-science and non-engineering curricula and underrepresented in longer programs that led more readily into higher-paying employment and further education. The trend most frequently chosen by women was shorter, less costly programs which allowed women quicker access into the job market (Westervelt, 1975).

Tuition Costs

The recent surge of female enrollment in higher education has been explained in part by the recent economic payoff of additional education for women. However, escalating tuition costs are producing conflicting accounts about whether the economic payoff is keeping abreast of the rising costs of postsecondary education (Bishop & Van Dyk, 1977; Magarrell, 1978). A recent study by Halstead computed from U.S. Department of Health, Education, and Welfare's Projection of Educational Statistics to 1981-82 suggests that the rising costs of tuition are presently threatening the national move toward a more egalitarian education system (MacDonald, 1977).

Freeman and Holloman (1975), expressing concern about the concept of the declining economic value of college attendance, made the following observation.

> As a result of the decline in relative incomes and starting salaries and in the face of continued increases in tuition and fees, the rate of return on the college investment has fallen significantly. According to one set of estimates, the return dropped from 10 to 12 percent in 1969 to 7 to 8 percent in 1974. A decrease of this magnitude is unprecedented (p. 25).

From data incorporating both cross-sectional and longitudinal studies, Bishop (1978) indicated women, especially particular groups of women, are more sensitive to increases in tuition rates than are similar groups of men. A general rise in tuition of $200 lowers female college attendance from roughly 32.9 percent to 24 percent. The women most responsive to tuition increases seem to be those in the middle ability distribution and in the middle and bottom of the income distribution.

A report by the National Commission on Financing Postsecondary Education ". . . estimated conservatively that for every $100 tuition increase more than 3 percent of low-income students and additional percentages of middle- and high-income students will not attend postsecondary education institutions" (MacDonald, 1977, p. 4).

These findings were supported by a study utilizing 1970 public census tapes which found that increased tuition in public institutions will cause one to three percent of all students from middle class families to drop out for every $100 increase in tuition, depending on the level or kind of institution attended (Bishop & Van Dyk, 1977).

Financial Aid

Scholarships, Fellowships, and Loans

At the national, state, and institutional levels, women are less likely to receive financial assistance in the forms of scholarships, fellowships, and loans than are men. As women receive less financial aid and generally hold low-paying jobs, they are more likely to be dependent on others for financial assistance (Cross, 1971; Moore, 1977; Roby, 1974). Roby (1974), in her research of the literature on working women, indicated the need to investigate further the influence of this dependence on parents and spouses for educational funding.

Wives may face other financial difficulties due to their marital status. Although women may desire to personally finance their own education, they may be ineligible for financial loans or other aid due to the level of their husbands' earnings. Furthermore, in some states, women may not even be eligible for loans to cover educational costs if husbands are unwilling to provide their incomes as collateral for their wives' tuition or sign standard loan applications (Durcholz & O'Connor, 1973).

Kayden (1970), in testimony before the Special Subcommittee on Education of the House Committee on Education and Labor, noted her impression that women are consciously discriminated against in grant and loan decisions and often do not participate in postsecondary education because they lack the necessary financial support.

The Attwood report (1972) prepared for the Association of American Colleges of prestigious fellowship programs found that approximately 80 percent of the awards in nearly 70 programs were presented to men. Although the imbalance indicates sex discrimination, the discrepancy is also affected by fewer women applicants. Attwood believes fewer women apply because they are less realistic about their chances to receive the awards and more inclined to apply higher standards to themselves regarding their scholastic qualifications (Westervelt, 1975).

For women who desire to return to graduate or postgraduate work at a time later than considered traditionally appropriate for that particular academic field, little consideration is given to previous academic performance with regard to financial aid. The educational or career patterns of many women are not continuous as they combine marriage and child bearing with career and personal development. Although women with higher education degrees are more likely to work, there is some indication these same women are more likely to withdraw from the work force during the years they have preschool or school-aged children (Bowen, 1977). This situation necessitates the return to school of older women desiring to polish or learn new skills before re-entry into the labor market. This situation of withdrawal from the work force during the years of rearing children is also characteristic of many young women withdrawing from education during formative years which would be spent on advanced or professional training (Fields, 1977).

The question regarding financial aid may hinge, in part, on the accessibility of financial aid information to would-be learners. Tittle and Denker (1977), discussing the multiple problems faced by re-entry women, feel the lack of information may complicate the process of educational participation. In the past, most counseling efforts have been directed toward middle income women with little support given to the urban, minority, or working-class women who are most likely to perceive, and quite accurately, financial barriers (Astin, 1976; Westervelt, 1975; Women's Bureau, 1974).

Absence of Special Incentives for Women

The impact of financial aid on would-be learners through public policy is best exemplified by the GI Bill. Utilizing 1970 public census data, Bishop and Van Dyk (1977) found that the GI Bill has been the most influential program in the past twenty years to increase male adult enrollment in postsecondary education. During the 1960s, the Bill was responsible for over 40 percent of all adult male enrollments.

As the present GI Bill begins to be phased out, another educational benefit program has been implemented which allows military personnel to accrue matching government dollars for educational dollars saved during military service. This program can result in a potential allotment of approximately $8,000 per person upon completion of military duty (Superintendent of Documents, 1977). Few women are recipients of the GI Bill or will find equivalent financial programs which cover educational costs and provide cost of living stipends (Westervelt, 1975).

Another example of the influence of public policy on the participation level of particular groups of persons was reported in the Condition of Education (1977). Utilizing figures from the National Center for Education Statistics involving a longitudinal study of 1,972 high school graduates, the following results were reported. Concerning the participation levels of white and Black students through the fall of 1974, across all ability and socioeconomic levels, Blacks had a higher participation rate proportionately than whites. In the Northeast, the

Mulligan (1973), in reporting on the opportunity for women to participate in continuing education to the National Advisory Council on Extension and Continuing Education, stated

> Students who attend school part-time generally do so because they have responsibilities and commitments which preclude full-time attendance. Rather than exhibiting a responsiveness, however, to the high degree of motivation and great need associated with such attendance, the Federal Government has concentrated its program of financial assistance on full-time students (Astin, 1976, p. 14).

Working women are likely to be part-time students. Job obligations, disproportionately lower wages, family responsibilities are conditions which make it likely that working women will attend as part-time students, if at all. Of the older women who presently represent a high proportion of the growth in postsecondary education, more than half are part-time students (Magarrell, 1978). Although these women are filling a gap left by a diminishing younger student population, many of these same older students are ineligible for traditional forms of financial aid. In researching the needs of non-traditional students, the Commission on Non-Traditional Study found 34 percent of the 1,178 colleges and universities studied made no financial aid available to part-time students (Pitchell, 1974).

participation by Blacks in higher education had doubled and the attrition rate was lower among Blacks than whites. During this period, federal financial aid had been most available for those in the lowest socioeconomic classes and among non-whites.

Restriction on Aid to Part-Time Students

According to the Adult Education Survey from the National Center for Education Statistics (1975), part-time students, 19 years and older, now outnumber full-time students in postsecondary education, In 1972, 57.5 percent of all learners were part-time. This is the first time in the history of higher education that over half of the student body participated in part-time study (Committee on the Financing of Higher Education for Adult Students, American Council on Education, 1974).

In 1972, the U.S. Office of Education found most part-time students were individuals holding down full or part-time jobs. In terms of family income, many of these individuals were more in need of aid than were full-time students. Using U.S. Office of Education statistics, full-time students appear to come either from family income levels under $7,500 in which case they may be eligible for financial aid or from families with incomes over $15,000. Part-time students, however, come largely from families with incomes between $7,500 to $14,000 (American Council on Education, 1974). The participation patterns of students within these income levels indicate the importance of adequate financial means.

Postsecondary education is often more costly for part-time students than for full-time students. Although a number of institutions have attempted to develop flexible, non-traditional approaches to education, a large number of these continuing education ventures are peripheral to the parent institution and must rely on students' tuition and fees to cover program and facility costs. This dependence upon fees to maintain program development usually raises costs above the levels which urban and low income women can pay (Astin, 1976).

Federal and State Financial Assistance Programs

Part-time students do not fare much better in being recognized by government programs. Of twenty-eight states with some kind of need-based student aid program, only four provide eligibility for part-time students. As reported by the Committee on Financing Higher Education for Adult Students (American Council on Education, 1974), the Basic Opportunity Grants and State Student Incentive programs under the Education Amendment of 1972 were to be available to both full-time and part-time students; however, only money for full-time students was appropriated. The U.S. Office of Education has continued to leave, unfilled, slots within these programs for full-time needy students while potential part-time students remain unassisted.

Although a growing number of education reports recommend the inclusion of financial aid assistance to the non-traditional student and endorse continuing education for adults of all ages, present bills before congressional subcommittees appear focused, as before, on aid to parents of full-time, traditional-aged students.

In reporting on the underutilization of loans by part-time students, Pitchell found only 6.6 percent of the recipients of guaranteed student loans had been part-time students since the program's inception. In FY-1971, only 11.9 percent had utilized National Direct Student Loans and in 1972, the proportion taking advantage of federal loan opportunities had only risen to 22.5 percent (Pitchell, 1974). Whether this discrepancy is due to various interpretations by participating institutions involving the eligibility of part-time students or the lack of information available to non-traditional students is not known.

Tuition Aid Programs

Other part-time students within government or employer programs may be among the most advantageously financed of all postsecondary students. With the absence of federally funded education programs for many adults, an increasing number of union contracts and employee development programs provide on-the-job training, retraining, and tuition aid programs, either in plant or with cooperating institutions. Some programs are handsomely financed with the employer assuming all educational costs and living stipends. Many of these programs address themselves to the improvement of the employee's productivity on the present job, to certification requirements for job advancement, or to noncredit courses for professional skills upgrading (Pitchell, 1974; Wirtz, 1975).

Women who are more likely to be in dead-end positions or underemployed are less likely to take advantage of these educational opportunities. In a study utilizing data from the 1975 Triennial Adult Education Survey, Stern and Best (1977) point out the greatest share of the increasing rate of part-time adult workers in continuing education between 1969 and 1975 were accounted for by well-educated workers who were already in occupations requiring a high level of education. The education and training went overwhelmingly to industrial workers who experience continual technological development and need to keep skills current. Their conclusion was that participation by adults in part-time educational activities is as "likely to result from the kind of work that one does as it is to lead to such work" (Vermilyle, 1977, pp. 254-55).

Another way in which particular groups are hindered in their desire for career development is through federal income tax laws which penalize individuals seeking advancement or new job skills. These laws singularly effect those who are struggling to acquire new jobs or gain upward mobility--often women and minorities. Reporting on a study by AT&T, the American Society for Training and Development (August 5, 1977) report a direct relationship between income tax withholding practices on tuition aid and participation rates in employer tuition-aid programs.

Whether or not the taxation regulations, in combination with other factors, serve as barriers, over $200 million of tuition aid goes unused each year. To determine what barriers prevent women from the utilization of this money and to examine methods by which to overcome identified barriers, the Working Women's Program for Research and Education, New York State School of Industrial and Labor Relations, Cornell University has been involved in research studies and program development to eradicate the problem of unused tuition aid (Abramovitz, 1977; Wertheimer, 1976).

Expenses Related to Child Care

The presence of children, especially those under the age of six, seems to influence the involvement of women in education and work. According to Oppenheimer (1973), married women with preschool children, living with husbands, have a lower work rate than any other group. The trend for mothers of preschool children to withdraw from work appears to be changing, but this group remains most likely to withdraw from work, even those women with college educations (Bowen, 1977). A sharp jump in the probability of employment occurs when the youngest child reaches school age (Women's Bureau, 1975).

Many of the constraints which would remove mothers of small children from the work force would also deter the women's participation in education. Farley (1970) in a study of working women relates how societal pressures are exerted upon mothers to make appropriate arrangements for the care of their young children. The extent to which society places this responsibility upon women is reflected in a study of blue collar workers by Botsman (1975). Child care expenses were considered a major barrier to educational participation by blue collar women but were not even mentioned as a deterrent by the male participants.

In research on the continuing education of women, Kayden (1970) reported the necessity for some mothers to be able to claim child care expenses as a determinent of financial need. In addition, the availability of low-cost child care facilities can be another critical factor which affects the participation rate of mothers. For working women who must add the cost of child care above other education costs, the additional financial outlay may be perceived as prohibitive. For women who are heads of households, financial support in the form of cost of living stipends may be essential for their participation (Westervelt, 1975; Women's Bureau, 1976).

President Nixon's Task Force on Women's Rights and Responsibilities reported in 1970 that "Department of Labor Manpower experts cite lack of child care as the most serious single barrier to job training or employment for low-income mothers" (Westervelt, 1975, p. 29). The Task Force went on to recommend legislation to authorize federal grants for the development of child-care facilities for families of all income levels.

Nonetheless, child care services have been slow to materialize. Of the 454 colleges and universities surveyed by the American Association of University Women, only 5 percent had some kind of day care services for students with small children (Westervelt, 1975). As a result of her study, Astin (1976) points out how unrealistic it is to assume that most women can manage to rear children, get a degree, and establish a career. In a study of doctoral students, Goodwin (1966) concluded the necessity for the provision of stipends to enable women to "buy the time" necessary to pursue their graduate studies while maintaining domestic responsibilities. At this time, neither trends in the establishment of day care centers nor federally funded programs indicate any change in public policy which will lessen the additional costs incurred by mothers of small children (Westervelt, 1975).

Cost Related to Work

The family's socioeconomic level affects the participation of women in postsecondary education (Johnstone & Rivera, 1965; Tobin, 1977). From 1957 to 1973, the number of working wives rose 77 percent to more than 20 million women. During this same period, the median family purchasing power increased 53 percent. For many women, entrance into the work world has been one of necessity, the consequence of economic pressure within the family (Loring & Otto, 1976).

A high percentage of women in low socioeconomic classes are single or previously married women. Coupled with those women who have husbands who earn less than $7,000 per year, nearly two-thirds of all women workers are in this category. Financial need in female-headed families is reflected in the relatively high rate of labor force participation (54%) of these women (Women's Bureau, 1975). The influence of their particular economic plight on their educational needs is largely unexplored.

With increasing inflation and the necessity for work to preserve or obtain desired living styles, the loss of work for education may be considered a luxury to be sought only after family needs have been met. According to a study of working women, Wertheimer (1977) spoke of the guilt barrier which had to be overcome by blue collar women when money and time which could be spent on family needs was utilized instead by the women on their personal and professional growth.

Cost of Transportation

Another related educational expense involves the cost of transportation to the educational site. For some women in rural or suburban settings, private vehicle may represent the only transportation to class and may conflict with the utilization of the family car. Others, within the city, may incur additional costs through the use of public transportation. In U.S. Working Women, A Chartbook (U.S. Department of Labor, 1975), statistics indicate that almost twice as many women as men use public transportation to get to work. One-third of the low-income employed women either walk or use public transportation to get to their jobs. Certainly, the same constraints will affect their educational participation.

Summary

Currently, a number of factors influence the perception of cost as a barrier for working women. Cost can be broken into direct and indirect costs which influence women's perception of the accessibility of education. Although women desire to return to education for a number of reasons, the financial costs plus the inequities in the distribution of aid to potential students affect the participation by women. Overall, public policy has not appeared to address cost issues which specifically serve to deter or influence the participation of working women.

Chapter III

METHODS

Background of the Study

During 1975, the Institute for Research and Development in Occupational and Continuing Education at Cornell University conducted a statewide survey under the auspices of the New York State Education Department to identify adults' perceived learning interests and barriers to participation in continuing education. The survey instrument was constructed utilizing a 1972 survey form developed by Carp, Peterson, and Roelf for the Commission on Non-Traditional Study and several regional studies conducted in New York State. The study was field tested, reviewed, and then revised by the Institute staff and other continuing education professionals. The survey questionnaire is provided in Appendix A of this thesis.

Survey Instrument

The survey questionnaire included a multiple-choice format with answers recorded on a machine-scorable form. Supplementing the precoded response categories, additional columns, such as "other" and "don't know," were available for answers not provided on the form. Additional comments or special information provided by the respondents could also be recorded on the interviewer's summary sheet.

The survey involved half-hour individual interviews which sought to gather the following information from the respondents:

> Demographic characteristics of the respondents--including sex, age, combined family income, marital status, educational background, employment status, and race
>
> Past participation in continuing education activities--information regarding location of previous educational activity and years since last course involvement
>
> Expressed learning interests--subjects of interest and reasons for participation regardless of barriers which might influence involvement
>
> Preferred conditions for participation in future learning interests--identification of learning environment in which the respondent indicated interest and the tuition prices willing to pay for learning activity
>
> Information and counseling--identification of interest by respondents regarding continuing education information, financial aid, and career counseling services.

Within the study, previous continuing education participation was defined as any formal or informal learning experience in which there was an intent to learn by the respondent and an intent to teach by some organization or person. This definition was broadened in the examination of interests for future study to include self-guided learning (see Questions 10 and 11 of the survey form in Appendix A).

The management of the survey and training of interviewers was organized on a nine-region basis, excluding New York City. The inclusion of New York City would have involved unique problems with the heavy concentration of people; a later study is planned to examine the city's adult education problems, interests, and needs. The survey did include, however, other major New York State cities and rural areas. Multi-lingual interviewers were utilized in regions where large concentrations of non-English speaking populations resided. Further information regarding the major study and the management and training involved in this large undertaking can be found in the New York State Continuing Education Needs Assessment, Report No. 1: Statewide Analysis, published in January, 1977.

Data Selection

The adults selected for the survey were identified by the State Education Department to include all persons 16 years of age or older within New York State, not currently in school full-time. The random sample surveyed included 20,486 New York adults. With minor exceptions, the sample appeared to resemble the demographic characteristics of the population base of New York State residents as identified in the 1970 Census. Some differences which occurred were that more women than men respondents were interviewed and the sample population was slightly younger and better educated than the New York State general public.

For this study, women were selected from the population of women respondents who had identified themselves as employed part-time or full-time during the survey. Employment was defined as work for pay for oneself or another. Individuals who identified themselves as employed 31 hours or more a week were categorized as full-time workers. Sixty-seven percent of the women were employed within this range. Those women who identified themselves as employed less than 31 hours per week were considered part-time workers. Thirty-three percent of the women were employed less than 31 hours per week. The women workers were not asked whether the number of working hours indicated personal preference or conditions within the labor market (refer to Questions 45 and 47 in Appendix A). Within this study of working women, no delineation is made to separate full-time and part-time workers as two-thirds of the respondents within this study were categorized as full-time workers. This decision also acknowledges the phenomenon that female workers mainly constitute the part-time labor market.

The educational attainment of women workers continues to rise steadily. Figures from the Women's Bureau (1975) indicate nationwide that nearly three-fourths of all women workers are high school graduates. Therefore, this study focuses on women basically qualified for postsecondary education. Only women who had completed high school diplomas or above levels of education were included. It is anticipated from research studied that the educational interests, barriers, and employability of these women would differ significantly from those with less than high school diplomas.

Characteristics of the Financial Barrier

To examine the relationship of the barrier 'cost' to the demographic variables of working women and their educational choices, the respondents were questioned about personal barriers which would prevent them from taking courses in their subject of interest. Within the questionnaire, a list of twenty-one potential barriers were presented as well as an item, "no answer" (see Question 23, Appendix A). The barriers listed included financial, institutional, time-related, personal, and informational categories. The respondents were asked to choose as many barriers as they perceived would affect their participation. From the barrier or barriers chosen, the individuals were then to select the most important reason that would keep them from participation in the learning activity desired (see Question 24, Appendix A).

For the purpose of this study, financial barriers were identified as the following direct and indirect cost-related deterrents: (1) cost of tuition; (2) cost of books, materials, or equipment; (3) cost of new clothes or uniforms; (4) need for babysitter or other child care expenses; (5) cost of travel to classes; and (6) time away from earning money.

Perhaps as a limitation of the study, the degree to which the perception of barriers would in actuality deter or alter educational participation was not predictive. Given the large percentage of employed women who had participated in some form of learning experience within the previous five years (87.9%), regardless of whether or not they had perceived any form of barrier, the impression was that these barriers deter some adults from any form of participation but, for others, may only alter the form of participation desired. The author takes the position, then, that the perception of a particular barrier may alter the reality of a situation and can, in varying degrees, influence the goals and options the respondents feel are available to them.

General Characteristics of the Sample Population

To separate and examine trends which might exist between those employed women who identified themselves as having financial barriers from those women who did not perceive financial constraints, a dichotomous classification was used throughout the analyses of data. For those women who perceived themselves to have one or more cost-related barriers, a category, "women with financial barriers," was established. Of the working women, 42.4 percent identified at least one financial barrier. For 17 percent of the women, a financial barrier was stated as the most important deterrent to further participation in the education course of their interest. Among the women stating one or more cost-related barriers, less than 16 percent of the women selected more than three financial constraints. Most chose only one or two items indicating some specificity by the women in their identification of barriers.

To serve as a control group, those working women who indicated no financial constraints (57.6%) were identified. Frequencies and crosstabulations were drawn from the completed responses only, which at times, resulted in less than the total sample being reported.

Education

Within the sample, over 40 percent of the women were high school graduates; 10.6 percent were business-trade school graduates; 21.8 percent had some college credits; and slightly over 25 percent of the women had college degrees or above. No adults who were currently full-time students were interviewed within the original study. Figure 1 shows the distribution of women respondents with regard to their educational attainment.

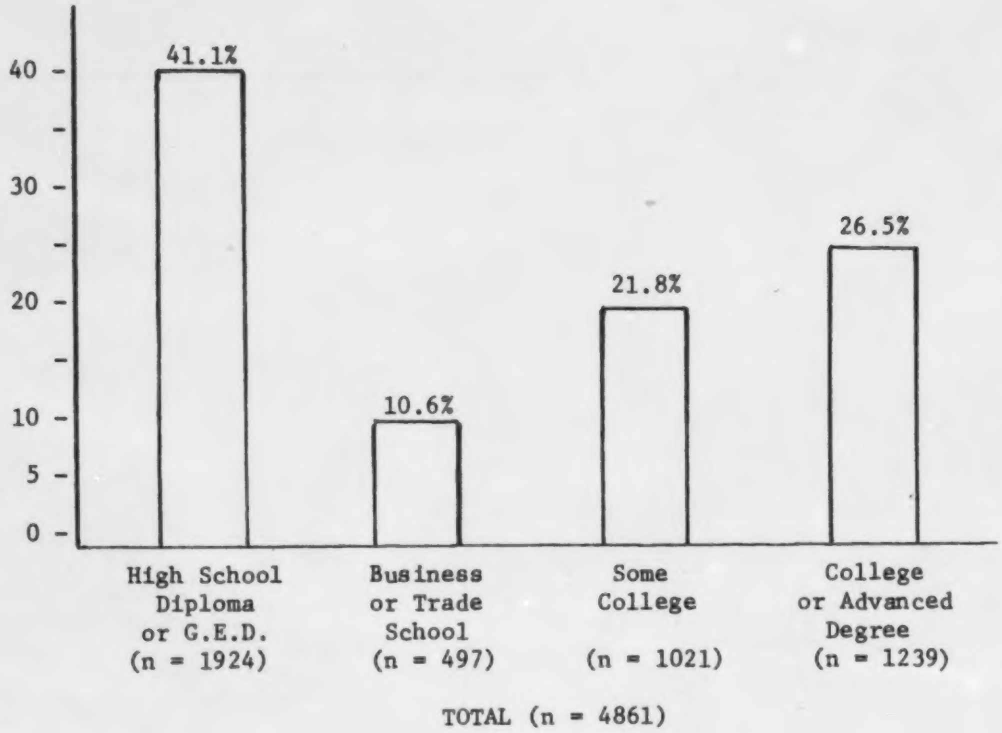

Figure 1. Level of Educational Attainment by Employed Women in New York State.

Racial Composition

Although the racial composition was largely Caucasian, the minority groups were representative of the racial, ethnic distribution within the state. Of the sample, 89.7 percent were white. Of the minority groups, 5.6 percent were Black, 1.9 percent were Hispanic, 1.4 percent were Native American, and .6 percent were Oriental. A category "other" made up the balance of .9 percent.

Age Distribution

Women workers within the sample tended to be disproportionately young. The majority of the female work force (74.2%) were 44 years of age or younger. An additional 18.6 percent were from 45 to 54 years of age and only 7.1 percent of the women sample ranged above 54 years (see Figure 2).

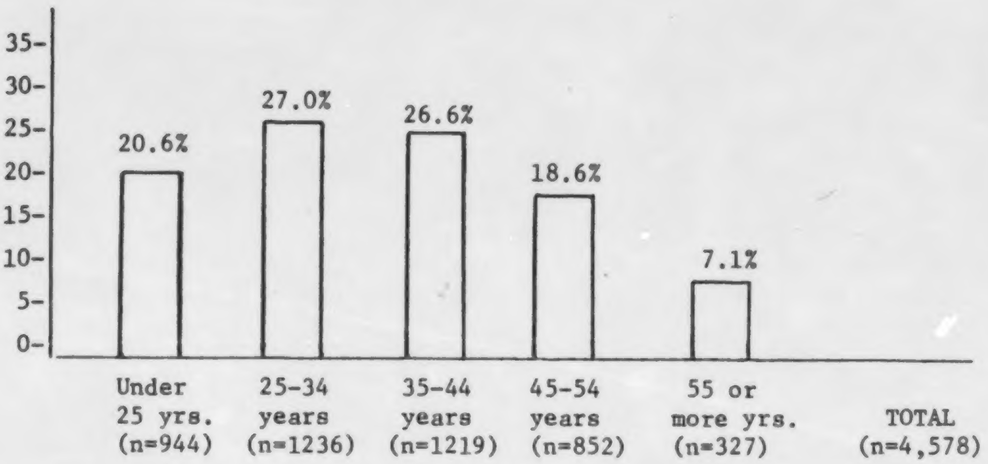

Figure 2. Age Distribution of Employed Women.

Combined Family Income

The economic status of women is greatly affected by the income levels of the families of which they are a part. A significant proportion of the rise in the overall family income levels has been attributed to the increasing number of female workers (Loring & Otto, 1976). The women were asked to identify their annual combined family incomes for 1975. Within the study, 11.4 percent of the respondents came from families making $5,000 or less. Twenty-seven percent were in families with incomes from $5,000 to $10,000. Another 22.6 percent had combined family incomes between $10,000 and $15,000 and 18.6 percent made between $15,000 and $20,000. There were 9.9 percent in families with incomes between $20,000 and $25,000 and the remaining 10.6 percent had incomes above $25,000. Of all the women within the sample, 61 percent were in families with incomes of less than $15,000. When it is recognized that these salary figures represent combined incomes for those families with several working members, the importance of the women's salaries in maintaining or increasing the family's purchasing power is evident.

Marital Status

In a society where an increasing proportion of women are single or represent female heads of households, financial need is reflected by the relatively high labor force participation (Women's Bureau, 1975).

Among the sample population, a majority of the women (65%) were married. The remaining 35 percent were single or had been previously married. The study interchangeably used the terms "separated, divorced, or widowed" with "previously married."

Working Mothers

Although the national trend for women with preschool children to withdraw from the labor market appears to be changing, this trend still seemed to be reflected within the study. Forty percent of the women who were working had no children and another 41.6 percent had children over six years of age. In contrast, mothers with preschool children were not as likely to be in the work force. Slightly over 10 percent of the women had both preschool and school-aged children and another 8 percent of the working mothers had children under the age of six. The trend observed by the Women's Bureau (1975) of a pronounced re-entry into the labor market of mothers as children enter school seemed supported by the work patterns of this sample population (see Figure 3).

Processing the Results

Data were analyzed using the Statistical Package for the Social Sciences (SPSS). Crosstabulations were procedures from which chi-square was calculated. Chi-square was used to determine significance of the relationship being tested. Chi-square was considered statistically significant within this study at .01. It is understood, however, that a small deviation in the study's large sample size generates a statistically significant chi-square within a small table. Recognizing this weakness in the utilization of chi-square with large sample sizes, Cramer's V or Gamma will be presented, whenever appropriate, to provide additional information regarding the strength of the association of the variables tested.

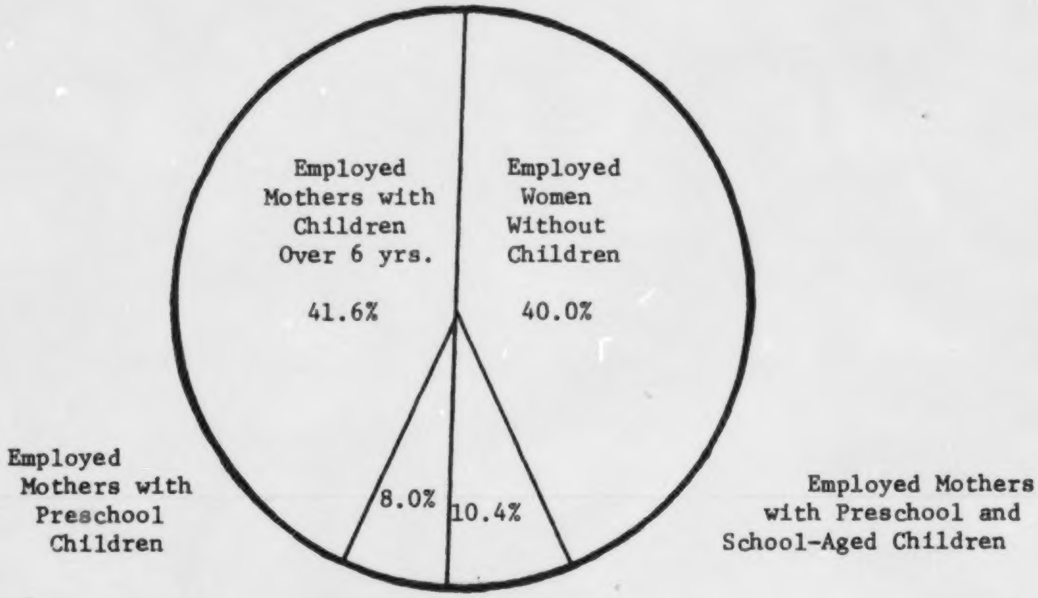

Figure 3. Distribution of Employed Women by Ages of Their Children.

Chapter IV

PRESENTATION AND INTERPRETATION OF DATA

The findings of this study regarding employed women in New York State have been arranged to reflect the goals of the study. First, a description of employed women who perceived themselves to have financial barriers is presented in comparison to the characteristics of employed women who perceived no barrier. Financial barriers are fully defined in Chapter III and refer to the six financial cost items identified in the list of possible barriers to future learning experiences (see Question 23, Appendix A).

The following sections use the dichotomous categories mentioned above--employed women who perceived financial barriers and employed women who perceived no financial barrier--to examine the reasons for which employed women desired to participate in postsecondary education; their willingness to pay program costs; their interest in certification; and finally, their responsiveness to information and counseling services. In each of these sections, trends are examined to see if differences emerge between those women with perceived cost constraints and those who indicated none.

Characteristics of Women with Financial Barriers

Several demographic characteristics seemed most likely to affect the employed women's perception of financial constraints. The level of combined family income, the ages of the employed women, and the presence of children were significantly related to the financial reasons keeping employed women from taking the course of their interest.

Combined Family Income

Although the rise in family income was anticipated to produce an inverse response in the perception of financial barriers, the trend emerged with some variation. The proportion of women who acknowledged financial barriers increased through the $5,000 to $10,000 income range bracket after which the number indicating barriers dropped steadily. (See Table 1. All totals within each of the tables presented in this thesis are based on the number of individuals responding to the questions involved. Chi-square was used to test the significance of the relationships studied. The level of significance is given with these tables, as well as Cramer's V or Gamma to provide additional information about the strength of the relationships. See page 38.) Of the 1,709 working women who perceived financial barriers, 68.6 percent of the female sample had family incomes of less than $15,000. Above this level, the number of women expressing financial constraints began to drop. However, even 15.9 percent of the respondents whose families made $35,000 or more perceived financial barriers. Chi-square

TABLE 1

EMPLOYED WOMEN WITH AND WITHOUT FINANCIAL BARRIERS BY COMBINED 1975 FAMILY INCOME

COMBINED 1975 FAMILY INCOME	EMPLOYED WOMEN					
	Without Financial Barriers		With Financial Barriers		TOTAL	
	n	%	n	%	n	%
$5,000 or less	199	8.9	252	14.7	451	11.4
$5,000-10,000	546	24.4	520	30.4	1,066	27.0
$10,000-15,000	490	21.9	401	23.5	891	22.6
$15,000-20,000	448	20.0	287	16.8	735	18.6
$20,000-25,000	256	11.4	133	7.8	389	9.9
$25,000-30,000	134	6.0	71	4.2	205	5.2
$30,000 or more	167	7.5	45	2.6	212	5.4
TOTAL	2,240	56.7	1,709	43.3	3,949	100.0

$\chi^2 = 116.67$, 9 df, $\underline{p} = .00$

Gamma = -.22

indicated a significant relationship between the perception of financial barriers and the family income; and the value of Gamma at -.216 indicated some strength in the relationship between the increase in combined family income to the decrease in the perception of financial barrier. For those women indicating cost to be their greatest deterrent to future participation, Gamma at -.314 indicated even greater strength in the relationship.

Marital Status

The economic pressures often experienced by women who support themselves have been reported by the Women's Bureau (1975) and were reflected by trends within the study. Previously married women are more likely to experience economic constraints than are single or married women. Although chi-square indicated the relationship was significant ($p = .00$), the value of Cramer's V at .05 indicated no strength in the relationship (see the complete data in Table A, Appendix B). The degree to which these constraints might be interrelated with other characteristics, such as the presence of children, was then examined.

Presence of Children

The presence of children, especially those of preschool age, appears to influence the women's perception of cost as a barrier. For those women without children in each marital category, almost two-thirds expressed no financial barriers, but the trend reversed itself with the introduction of children less than six years of age.

TABLE 2

EMPLOYED WOMEN WITH AND WITHOUT FINANCIAL BARRIERS BY MARITAL STATUS CONTROLLING FOR CHILDREN

EMPLOYED WOMEN BY PRESENCE & AGES OF CHILDREN		MARITAL STATUS AND FINANCIAL BARRIER						
		Single		Married		Previously Married		
		Without Financial Barrier	With Financial Barrier	Without Financial Barrier	With Financial Barrier	Without Financial Barrier	With Financial Barrier	TOTAL
No Children	n	512	337	495	229	131	76	1,780
	%	60.3	39.7	68.4	31.6	63.3	36.7	
Children Less than 6 yrs.	n	8	20	105	181	121	29	355
	%	28.6	71.4	36.7	63.3	29.3	70.7	
Children 0 - 18 yrs.	n	7	12	160	229	15	42	465
	%	36.8	63.2	41.1	58.9	26.3	73.7	
Children Over 6 yrs.	n	13	18	846	523	126	136	1,662
	%	41.9	58.1	61.8	38.2	48.1	51.9	
Children Over 18 yrs.	n	5	5	109	31	26	12	188
	%	50.0	50.0	77.9	22.1	68.4	31.6	
TOTAL	n	545	392	1,715	1,193	310	295	4,450

Women supporting children without the presence of husbands seemed even more likely to perceive financial barriers than did married women. Approximately 71 percent of the single and previously married women with children under six years of age mentioned financial concerns, whereas 63.3 percent of the married women had these same concerns. This trend increased slightly for previously married women with both preschool and school-aged children. The proportion of women indicating cost barriers decreased markedly as the children reached school age, however, especially for married women. For previously married and single women, over half of the respondents continued to express financial constraints (see Table 2).

In examining the relationship between the presence and ages of children and the perception of financial barriers, chi-square indicated a significant relationship between the presence of children and the perception of financial barriers ($\underline{p} = .00$) and the strength of the relationship, as measured by Cramer's $\underline{V}$, was .206 (see complete data in Table B, Appendix B).

Category of Age

The interrelated nature of the barriers again arises with the variable age. Younger women are most likely to be mothers of young children as well as individuals pursuing, or desiring to pursue, additional education and career development. For many women, the lack of continuity in their employment lives has been the result of societal expectations and career ambiguity. Even today, as more options become available to women, little assistance is given them in prioritizing education, work, and family commitments (Astin, 1976).

Of the respondents who reported their ages, 74.2 percent were 44 years of age or under. Over 82 percent (n = 1,615 women) within these categories expressed financial barriers. Over half of the women between the ages of 25 and 34 years acknowledged cost constraints as did 47.6 percent of those under 25 years. Of the women over 55, only 23.9 percent acknowledged financial barriers. Chi-square was significant at .00 with the strength of the relationship of age and the perception of cost barriers given by Gamma as -.229 (see Table 3 with respect to these variables).

Other characteristics of the employed women indicated little strength in the relationships tested.

Race

Of the minority groups, over 50 percent of the Orientals, Blacks, and Hispanics claimed financial constraints. Although chi-square was significant at .00, Cramer's V at .07 indicated no strength in the relationship (see Table C, Appendix B). However, the disproportionate size of the sample being white would have influenced chi-square and the appropriateness of statements made about the perception of financial barriers on the educational choices of minority groups.

TABLE 3

EMPLOYED WOMEN WITH AND WITHOUT FINANCIAL BARRIERS BY CATEGORY OF AGE

AGES OF EMPLOYED WOMEN	EMPLOYED WOMEN				TOTAL	
	Without Financial Barrier		With Financial Barrier			
	n	%	n	%	n	%
Less than 25 years	495	52.4	449	47.6	944	20.6
25 to 34 years	589	47.7	647	52.3	1,236	27.0
35 to 44 years	700	57.4	519	42.6	1,219	26.6
45 to 54 years	590	69.2	262	30.8	852	18.6
55 years or More	249	76.1	78	23.9	327	7.1
TOTAL	2,623	57.3	1,955	42.7	4,578	100.0

$\chi^2 = 153.32$, 4df, $p = .00$ Gamma = -.23

Educational Level

Of the women who expressed financial constraints, women who had acquired some previous higher education credits were most likely to indicate financial concerns, followed closely by those who were high school graduates. Working women with college degrees or above levels of education were least likely to name financial barriers. Nonetheless, only 11 percentage points separated the differences among the groups acknowledging financial barriers. The chi-square level of significance was .00, although Cramer's V indicated the relationship was not strong (see Table 4).

Part-Time or Full-Time Workers

Of the employed women, 66.5 percent worked full time and 33.5 percent worked part time. Full-time work was considered to be above 30 hours of employed work per week. Part-time was considered less than 31 hours. Among the sample, those employed part-time indicated more financial concern than did full-time workers. Chi-square was significant at .00 and Gamma at -.11 indicated that, to a limited degree, full-time workers would be less likely to acknowledge financial barriers than would part-time workers (see Table D, Appendix B).

TABLE 4

EMPLOYED WOMEN WITH AND WITHOUT FINANCIAL BARRIERS BY LEVEL OF PREVIOUS EDUCATIONAL ATTAINMENT

LEVEL OF PREVIOUS EDUCATIONAL ATTAINMENT	EMPLOYED WOMEN				TOTAL	
	Without Financial Barrier n	Without Financial Barrier %	With Financial Barrier n	With Financial Barrier %	n	%
High School Diploma or GED	1,064	55.3	860	44.7	1,924	41.1
Business/ Trade School	296	59.6	201	40.4	497	10.6
Some College	541	53.0	480	47.0	1,021	21.8
College Degree or More	795	64.2	444	35.8	1,239	26.5
TOTAL	2,696	57.6	1,985	42.4	4,681	100.0

$\chi^2 = 36.69$, 3df, $p = .00$ Cramer's $V = .08$

Recent Participation in Postsecondary Education Courses

Previous research indicates that the more education people have the more likelihood of further desire for additional education (Johnstone & Rivera, 1965). The education level of the sample women was high and the interest in learning was evident as 87.9 percent of the women had received instruction in some subject or skill within the preceding five years. Among the respondents, 51.7 percent had participated within the previous year. Although nonparticipants, those who had not participated within the past six to ten years, were more likely to acknowledge financial barriers, chi-square ($p = .45$) indicated there was no significant relationship between the lapsed time of participation and the perception of financial barriers (see Table E, Appendix B).

Summary

In examining the demographic sample of working women, certain characteristics appear more likely to produce the perception of a financial barrier within working women. Having a combined family income under $15,000, being 34 years of age or under, or having preschool children were situational factors which predicated more likelihood of perceiving a financial barrier or barriers.

Reasons Working Women Desire to Learn

The survey data were examined to identify working women's reasons for their major learning interest and any relationship to their perception of financial barriers. Trends which emerged are reported to give a broader perspective of the educational choices made by New York State employed women who selected one or more financial barriers.

The women were asked to identify subjects of interest in which they would desire further learning. From this list of 42 items of interest, plus columns for "no interest," "other interest," and "no answer," the respondents were asked to select a first-choice interest (see Questions 10 and 11, Appendix A). The topic chosen did not necessarily have to reflect the respondents' future learning interests or goals but could, instead, indicate essentially a current learning interest. Utilizing this "first choice interest" as the base, the women were then asked questions concerning their reason for this learning interest. The selection of reasons reflected both vocational and avocational goals (see Questions 13, 14, and 15, Appendix A).

Job-related reasons included meeting the requirements of employer or profession; learning skills to advance in work; or learning skills or knowledge to get a new job. Avocational reasons included learning for personal enjoyment; learning skills useful for daily life or saving money; meeting people or being with friends; becoming better informed; helping people, enriching family life; and other. Participants were to select from these reasons their immediate motivation for desiring to learn about their first choice interest.

Several trends emerged when the reasons for the education were aligned with the respondents' financial income, education, and age. Furthermore, the desire for certification and the price (tuition costs and fees) respondents were willing to pay for the continuing education course appear linked to the reasons individuals sought the education and their perception of financial barriers.

Main Reason for Learning Interest

Of the 4,066 respondents who supplied their reasons for desiring postsecondary education, more were likely to be seeking education courses for employment-related reasons than for personal enjoyment, self-development, or home-related skills. Within the sample, 43.7 percent of the employed women sought education for employment-related reasons, another 32.4 percent desired courses for personal enjoyment; 10 percent needed skills to save money; 9.1 percent to become better informed; and the remaining 4.8 percent were spread among the categories to meet people, help people, enrich family life, and other (see Table 5, with complete data available in Table F, Appendix B).

Of the group who desired employment-related education (n = 1,777), 21.1 percent desired the course for job advancement; 15 percent were seeking new jobs; and 7.6 percent sought to meet employer or professional requirements.

TABLE 5

EMPLOYED WOMEN WITH AND WITHOUT FINANCIAL BARRIERS BY MAIN REASON FOR LEARNING INTEREST[a]

REASON FOR LEARNING INTEREST	EMPLOYED WOMEN					
	Without Financial Barrier		With Financial Barrier		TOTAL	
	n	%	n	%	n	%
Meet Requirement of Employer	161	51.8	150	48.2	311	7.6
Advancement In Job	434	50.7	422	49.3	856	21.1
Get a New Job	261	42.8	349	57.2	610	15.0
Personal Enjoyment	868	65.9	449	34.1	1,317	32.4
Skills to Save Money	242	59.5	165	40.5	407	10.0
Better Informed	207	55.6	165	44.4	372	9.1
Involvement with Others	80	52.5	73	47.4	153	3.8
Other	23	57.5	17	42.5	40	1.0
TOTAL	2,276	56.0	1,790	44.0	4,066	100.0

χ^2 = 112.11, 9df, p = .00 Cramer's V = .17

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[a] Complete data in Table F, Appendix B.

Among the women who perceived financial barriers, the women seeking job-related education were the most likely group to indicate barriers, with the exception of two minor categories, "to help people" and "enrich family life" which together contained a little under 3 percent of the total sample. Almost 50 percent of the women who desired to meet employer or professional requirements or job advancement stated financial barriers but an even higher proportion of those seeking new jobs indicated cost deterrents. Of all the women acknowledging financial barriers, 51.5 percent were women desiring job-related courses.

Among the avocational categories of reasons for learning interests, there was less likelihood of the women expressing financial barriers, with the exception of the categories, "to help people" and "enrich family life" mentioned above. Of all the categories, the women least likely to indicate any financial barrier were those desiring courses for personal enjoyment (34.1%). The relationship between the main reason for the learning interest and the perception of financial deterrents were significant ($\underline{p}$ = .00) and Cramer's $\underline{V}$ indicated strength in the relationship at .166.

Family Income By Main Reason for Learning Interest

Prior studies indicate that women with less family income are more likely to be seeking job-related skills to fulfill basic life needs (Tobin, 1977). Several trends emerged to support this concept. The women in the low-income brackets were more likely to desire post-secondary education for employment-related reasons than were those with higher family incomes. Only half as many women coming from family incomes of $35,000 or above desired education for work-related reasons as did those with less than $5,000 income (59.5%). This fact can be misleading unless the categories individually are observed. Within each income bracket, a similar proportion of women continued to seek job advancement skills but the proportion seeking new job skills decreased as the family income levels increased (see Table 6; complete data in Table G, Appendix B).

Trends emerged which were similar for those seeking personal enjoyment or information for self-development. A positive trend existed between an increasing level of family income and the proportion of women desiring avocational courses. With more disposable family income appeared an accompanying trend to desire education for reasons of personal enjoyment or self-development. Chi-square was significant at the .00 level but the value of Cramer's V at .08 indicated no strength in the association.

Age By Main Reason for Learning Interest

In the demographic profile, a significant relationship was established between the ages of the women and the perception of financial barriers. Younger women were more likely to anticipate financial barriers than were older women. Another difference among age groups which emerged was the reasons for which women of various ages desired to study.

TABLE 6

1975 COMBINED FAMILY INCOME BY MAIN REASON FOR LEARNING INTEREST

COMBINED FAMILY INCOME		REASON FOR LEARNING INTEREST						
		Meet Require-ments of Employer	Advance in Job	Get A New Job	Personal Enjoyment	Skills To Save Money	Better Informed	TOTAL
Less Than $5,000	n	28	91	111	94	32	25	406
	%	8.35	21.55	29.65	21.55	7.4	4.8	5.9
$5-10,000	n	75	245	160	241	83	76	916
	%	7.7	27.55	17.4	26.6	9.1	7.6	13.3
$10-15,000	n	53	175	112	265	82	59	778
	%	6.8	22.5	14.4	34.1	10.5	7.6	22.6
$15-20,000	n	58	113	75	226	90	63	651
	%	8.9	17.4	11.5	34.7	13.8	9.7	18.9
$20-25,000	n	22	61	30	132	32	36	335
	%	6.6	18.2	9.0	39.4	9.6	10.7	9.7
$25-30,000	n	15	23	12	70	21	27	177
	%	8.5	13.0	6.8	39.5	11.9	15.3	5.1
$30-35,000	n	2	17	3	29	3	9	66
	%	3.0	25.8	4.5	43.9	4.5	13.6	1.9
Over $35,000	n	6	19	9	49	7	16	110
	%	5.5	17.3	8.2	44.5	6.4	14.5	3.2
TOTAL	n	259	744	512	1,106	350	311	3,439
	%	7.5	21.6	14.9	32.2	10.2	9.0	100.0

χ^2 = 246.69, 81df, p = .00

Cramer's V = .08

Employed women were likely to desire vocational learning experiences throughout their work experience. Although there was less interest in vocational-related skills in the older age brackets, the greatest change occurred in the decreasing number of women seeking new job skills. However, in each age category, close to 40 percent of the women desired courses for vocational reasons through the ranges of 45 to 54 years. A subtle variation which occurred and may represent the national phenomenon of older women re-entering education and work was visible in the slightly larger proportion of employed women in the 35 to 44 year bracket who indicated job-related interests. Whether this is just a characteristic of this particular sample or indicative of the re-entry work pattern of women was not predictive within this study. The information regarding the working women's ages by their main reasons for learning interests in found in Table 7 (complete data is found in Table H, Appendix B).

For others who desired courses in order to become better informed or experience personal enjoyment, a positive trend occurred between the learning interest and increasing age. Chi-square indicated the relationship was significant between the age of the respondent and the reason for learning interest ($\underline{p}$ = .00), but Cramer's $\underline{V}$ at .09 indicated no strength in the relationship.

TABLE 7

MAIN REASON FOR LEARNING INTEREST BY WORKING WOMEN IN CERTAIN AGE CATEGORIES

AGE CATEGORIES		REASON FOR LEARNING INTEREST						
		Meet Requirements of Employer	Advance in Job	Get A New Job	Personal Enjoyment	Skills To Save Money	Better Informed	TOTAL
Under 25 years	n	76	199	192	230	55	41	833
	%	9.1	23.9	23.0	27.6	6.7	4.9	20.9
25-34 yrs.	n	75	217	164	378	111	92	1,094
	%	6.9	19.8	15.0	34.6	10.1	8.4	27.5
35-44 yrs.	n	75	226	153	317	113	113	1,038
	%	7.2	21.8	14.7	30.5	10.9	10.9	26.1
45-54 yrs.	n	64	152	76	253	82	70	735
	%	8.7	20.7	10.3	34.4	11.2	9.5	18.5
55 or More	n	16	47	13	112	33	48	281
	%	5.7	16.7	4.6	39.9	11.7	17.1	7.1
TOTAL	n	306	841	598	1,290	395	364	3,981
	%	7.7	21.1	15.0	32.4	9.9	9.1	100.0

χ^2 = 156.38, 36df, p = .00

Cramer's V = .10

Educational Attainment By Main Reason for Learning Interest

In the demographic profile presented earlier, employed women with some college education or high school degrees were more likely to encounter financial barriers than were the other categories. Almost half of these two categories were also seeking employment-related courses. The proportion of business and trade school graduates seeking vocational-related courses was somewhat less at 42.4 percent (n = 185). But those least likely to express financial barriers--working women with college degrees or above levels of education--were also the largest proportion seeking courses for personal enjoyment (45.9%). The possibility that many of the women with degrees had fulfilled their work requirements and perceived no reason for further certification may be indicative of the small number seeking new job or work advancement skills (see Table 8 with complete data found in Table I, Appendix B).

High school graduates and women with some college acknowledged the greatest cost deterrents to further educational participation and their motivation for participation was largely job-related. Therefore, the study sought to examine whether or not the reason for the respondents' learning interests included the desire for certification.

TABLE 8

PREVIOUS EDUCATIONAL ATTAINMENT OF WORKING WOMEN BY MAIN REASON FOR LEARNING INTEREST

PREVIOUS EDUCATIONAL ATTAINMENT		REASON FOR LEARNING INTEREST						
		Meet Requirements of Employer	Advance in Job	Get A New Job	Personal Enjoyment	Skills To Save Money	Better Informed	TOTAL
High School Diploma or GED	n	103	383	320	417	173	156	1,640
	%	6.3	23.4	19.5	25.4	10.5	9.5	40.3
Business or Trade School	n	23	96	66	134	56	42	436
	%	5.3	22.0	15.1	30.7	12.8	9.6	10.7
Some College	n	91	206	151	265	63	76	898
	%	10.1	22.9	16.8	29.5	7.0	8.5	22.1
College Degree or More	n	94	171	73	501	115	98	1,092
	%	8.6	15.7	6.7	45.9	10.5	9.0	26.9
TOTAL	n	311	856	610	1,317	407	372	4,066
	%	7.6	21.1	15.0	32.4	10.0	9.1	100.0

$\chi^2 = 225.26$, 27df, $p = .00$ Cramer's $V = .13$

Desire for Certification

As the women identified their reasons for learning interests and their barriers to participation, they were asked to identify whether or not credit or recognition was an important part of their taking particular courses (see Question 34, Appendix A). Of the 4,396 who responded to this question, 1,415 women (32.2%) desired some form of certification, such as licenses, certificates or diplomas, two-year or four-year college or graduate degrees, or other forms of recognition. However, 67.8 percent (n = 2,981) of the women indicated no interest in studying for a license, diploma, or degree (see Question 33, Appendix A). This supports the adult education studies (Johnstone & Rivera, 1965; New York State Education Department, 1977) which indicate a large proportion of adults taking courses perceive no need for certification. Many individuals take courses for professional growth, avocational interests, or personal development and have no reason to desire credit.

However, review of research concerning deterrents to female participation in postsecondary education by Westervelt (1975) indicated women were less likely to seek certification than were men. The results of this study on employed women in New York State indicated respondents who desired some form of certification are more likely to perceive financial barriers than are the women who desire no form of recognition or certification (see Table 9). Of the 32.2 percent of the women who wanted

TABLE 9

EMPLOYED WOMEN WITH AND WITHOUT FINANCIAL BARRIERS BY DESIRE TO STUDY FOR CERTIFICATION

DESIRE FOR CERTIFICATION	EMPLOYED WOMEN					
	Without Financial Barriers		With Financial Barriers		TOTAL	
	n	%	n	%	n	%
Desire Certification	561	39.6	854	60.4	1,415	32.2
Do Not Desire Certification	1,924	64.5	1,057	35.5	2,918	67.8
TOTAL	2,485	56.5	1,911	43.5	4,396	100.0

$\chi^2 = 240.99$, 1df, $p = .00$ Phi = .23

certification, 60.4 percent perceived financial barriers. In contrast, 67.8 percent or 2,981 women desired no recognition and only 35.5 percent of these acknowledged financial constraints. The relationship between the desire to study for a license, diploma, or degree was significant (p = .00) and the value of Phi indicated strength in the relationship at .23. Thus, the desire for certification for employed women correlated with the likelihood of the perception of financial barriers.

Of the women desiring certification (n = 1,377), definite trends emerged. The largest proportion of working women desired four-year college degrees or graduate degrees (39.1%); 20 percent desired licenses; 19 percent desired other forms of certificates or diplomas; 15 percent wished to obtain two-year college degrees and the remainder other forms of certification not listed (see Table 10). Those women who sought two-year or four-year college degrees or graduate degrees were most likely to perceive cost barriers with 65 percent of this subsample stating cost barriers.

Reason for Learning Interest By Certification Desired

The study next examined the motivation for which the women sought certification (see Table J, Appendix B). The relation between the reason for the learning interest and the need for certification became evident as only 287 women of the 1,242 certification-seeking respondents desired courses for other than job-related reasons. Women who sought certification did so largely for vocational reasons with 386 women desiring

TABLE 10

EMPLOYED WOMEN WITH AND WITHOUT FINANCIAL BARRIERS BY KIND OF CERTIFICATION DESIRED

KIND OF CERTIFICATION DESIRED[a]	EMPLOYED WOMEN					
	Without Financial Barriers		With Financial Barriers		TOTAL	
	n	%	n	%	n	%
License	115	41.7	161	58.3	276	20.0
Certificate or Diploma	117	44.8	144	55.2	261	19.0
Two-year College Degree	72	34.8	135	65.2	207	15.0
Four-year College Degree	191	35.5	347	64.5	538	39.1
Other	41	45.3	54	54.6	95	6.9
TOTAL	536	38.9	841	61.1	1,377	100.0

$\chi^2 = 10.9$, 5df, $p = .05$ Cramer's $V = .08$

[a] The tables are based on the number of women who responded to the questions involved.

courses for job advancement, 379 seeking new job skills, and another 190 wishing to meet employer requirements. Among the women desiring certification, those seeking new jobs were most likely to perceive financial barriers, whereas those who wanted the education to satisfy employer or professional requirements indicated the fewest financial barriers among the work-related categories, perhaps signifying the involvement of a sponsoring agent for the educational activity.

Summary

Several interrelated factors emerge in analyzing the reasons for which working women desire to return to education. Younger women are more likely to be seeking new job skills than are older workers, although job advancement skills and courses for fulfilling professional requirements are sought by working women throughout their employed lives. Women in lower income brackets are more inclined to be seeking job-related skills than are women of more economic wealth.

The desire for certification was significantly related to the perception of financial barriers. The women who are seeking some form of certification primarily desire vocational-related skills and knowledge. Whether or not job-related courses cost more money, working women who desire courses for vocational reasons perceive more financial barriers, especially the women seeking new job or career advancement skills.

Educational Choices of Women with Financial Barriers

Within the New York State Needs Assessment Survey, the women were asked how much they would be willing to pay for the course of their interest. The courses ranged from free of charge to over $100 per course (see Question 35, Appendix A). In order to examine whether financial constraints influence educational choices made by working women, the prices working women were willing to pay for their learning interest were crosstabulated with other variables, such as the combined family income, the reasons for the learning activity, and the type of certification desired.

Preference of Program Costs

In examining the cost--the tuition and fees--the respondents were willing to pay for their courses of interest, it was anticipated that a decrease in program costs would produce a corresponding decrease in the perception of financial barrier. Initially, this trend emerged. As the price for the course decreased the perception of financial constraints also decreased, with the exception of the category, "free of charge." Over 57 percent of the women who desired free courses also acknowledged cost barriers. The other category where over half the women were likely to mention cost constraints was the category "willing to pay over $100 per course" (51.7%).

Among all the categories, the greatest proportion of women desired to pay between $10 and $50 for the course of interest (47.3%), although a sizable proportion also stated their wish to have the courses range in price from $10 to free of charge (30.7%). Only a small portion of the women (8.3%) were willing to pay over $100 per course (see Table 11).

Combined Family Income by Cost Women are Willing to Pay for Course of Interest

In observing the influence of one's combined family income on the selection of price employed women were willing to pay for a course, the trend was for the respondents, regardless of their family incomes, to desire to pay no more than $50 per educational course. The small percentage of working women who were willing to pay over $100 per course were mainly individuals with family incomes of $20,000 or above. Women in this income range, as indicated earlier in the study, were also less likely to perceive themselves with financial barriers (see Table 12). In contrast, 74.3 percent of those most desirous of free education had family incomes of $15,000 or less, representing the categories of women most likely to perceive barriers. Chi-square was significant at .00 level and indicated that a relationship exists between the income level of the women and the price women are willing to pay for a course. However, Gamma at -.06 indicated there was no strength in the relationship.

TABLE 11

EMPLOYED WOMEN WITH AND WITHOUT FINANCIAL BARRIERS BY AMOUNT RESPONDENT IS WILLING TO PAY FOR COURSE OF INTEREST

AMOUNT	EMPLOYED WOMEN				TOTAL	
	Without Financial Barriers		With Financial Barriers			
	n	%	n	%	n	%
More than $100	172	48.3	184	51.7	356	8.3
$50 to $100	301	51.4	285	48.6	586	13.7
$25 to $50	457	56.8	347	43.2	804	18.8
$10 to $25	781	64.2	436	35.8	1,217	28.5
$1 to $10	458	65.1	246	34.9	704	16.5
Free of Charge	257	42.3	351	57.7	608	14.2
TOTAL	2,426	56.7	1,849	43.3	4,275	100.0

χ^2 = 116.32, 5df, $\underline{p}$ = .00 Gamma = -.01

TABLE 12

AMOUNT WORKING WOMEN ARE WILLING TO PAY FOR COURSES BY ANNUAL COMBINED FAMILY INCOME, 1975

AMOUNT WILLING TO PAY		COMBINED FAMILY INCOME, 1975								
		$5000 or Less	$ 5000 to 10,000	$10,000 to 15,000	$15,000 to 20,000	$20,000 to 25,000	$25,000 to 30,000	$30,000 to 35,000	$35,000 or More	TOTAL
More Than $100	n	37	67	62	48	37	23	14	23	311
	%	8.2	6.7	7.5	7.1	10.5	12.0	19.7	18.1	8.5
$50-100	n	72	134	121	73	52	27	7	18	504
	%	15.9	14.2	14.5	10.9	14.8	14.1	9.9	14.2	13.9
$25-50	n	71	206	138	128	70	36	17	32	698
	%	18.0	20.8	16.6	19.0	19.9	18.8	23.9	25.2	19.2
$10-25	n	97	259	245	217	116	59	18	35	1,046
	%	23.5	27.2	29.4	32.3	33.0	30.9	25.4	27.6	28.8
$1-10	n	64	148	146	142	48	28	10	11	597
	%	14.6	15.4	17.5	21.1	13.6	14.7	14.1	8.7	16.4
Free of Charge	n	86	152	120	64	29	18	5	8	482
	%	19.8	15.7	14.4	9.5	8.2	9.4	7.0	6.3	13.2
TOTAL	n	427	966	832	672	352	191	71	127	3,638
	%	5.9	13.2	22.9	18.5	9.7	5.3	2.0	3.5	100.0

χ^2 = 133.74, 45df, *p* = .00

Gamma = -.06

Main Reason for Learning Interest by Cost Women are Willing to Pay

Women within the study were more likely to perceive financial barriers if they were desiring to pursue vocation-related courses than avocational courses. To examine the conditions surrounding these facts, the costs employed women were willing to pay for courses were crosstabulated by the main reason for the learning interest. The trend that women are willing to pay more for vocational courses than they are for avocational interests emerged and may explain, in part, the greater perception of financial barriers for vocational courses (see Table 13; complete data available in Table K, Appendix B). In contrast, however, almost 50 percent of the women who desired free education were seeking vocational skills.

Of all the respondents who were willing to pay over $100 per course, 73.1 percent desired the course for vocational reasons as did 62.1 percent of those willing to pay between $50 and $100. Of the women desiring to meet professional or employment requirements, almost half of the respondents were willing to pay these higher prices. Whether these women anticipated employer financial support, were women of higher income brackets, or expected a return for their investment was not examined, but these women were less likely to indicate financial constraints than were women selecting the other vocational categories.

TABLE 13

AMOUNT WORKING WOMEN ARE WILLING TO PAY FOR COURSES BY MAIN REASON FOR LEARNING INTEREST

AMOUNT WILLING TO PAY		REASON FOR LEARNING INTEREST						
		Meet Requirements of Employer	Advance in Job	Get A New Job	Personal Enjoyment	Skills To Save Money	Better Informed	TOTAL
More Than $100	n	65	91	84	47	10	16	328
	%	19.8	27.7	25.6	14.3	3.0	4.9	8.6
$50-100	n	69	155	101	101	27	47	523
	%	13.2	29.6	19.3	19.3	5.2	9.0	13.7
$25-50	n	52	194	118	206	51	72	718
	%	7.2	27.0	16.4	28.7	7.1	10.0	18.8
$10-25	n	41	188	122	451	156	99	1,093
	%	3.8	17.2	11.2	41.3	14.3	9.1	28.6
$1-10	n	22	77	36	292	96	56	619
	%	3.6	12.4	5.8	47.2	15.5	9.0	16.2
Free of Charge	n	37	108	111	149	45	44	536
	%	6.9	20.1	20.7	27.8	8.4	8.2	14.0
TOTAL	n	286	813	572	1,246	385	334	3,817
	%	7.5	21.3	15.0	32.6	10.1	8.8	100.0

χ^2 = 542.47, 45df, $\underline{p}$ = .00

Cramer's $\underline{V}$ = .16

Among the avocational categories, women were willing to pay lower tuition costs or fees. Most women preferred paying between $10 and $25 although a number of women who desired courses for personal enjoyment expressed interest in free education. Chi-square indicated a significant relationship at .00, but the value of Cramer's V at .16 indicated limited strength in the relationship between the prices women were willing to pay by the reason they desired the course.

Prices Women are Willing to Pay for Certification

As the women who desired certification were largely seeking job-related information and skills and were also inclined to acknowledge financial barriers, the study sought to examine the prices the women were willing to pay for certification (see Table 14).

Most working women, whether or not they perceived financial barriers, indicated their belief that certification would be expensive. Most women expected tuition to range above $25 per course. Little difference emerged among the higher tuition categories women were willing to pay by either the women with or without barriers. Apparently those acknowledging financial barriers were realistic about program costs but admitted financial constraints might prevent or limit their participation.

In contrast, those who desired free education were most likely to acknowledge financial barriers. Among the particular respondents who perceived financial constraints, 156 women wanted free education. Of

TABLE 14

KIND OF CERTIFICATION DESIRED BY AMOUNT WILLING TO PAY FOR COURSES CONTROLLING FOR FINANCIAL BARRIERS

KIND OF CERTIFICATION DESIRED	AMOUNT WILLING TO PAY FOR COURSES													
	More Than $100		$50 to $100		$25 to $50		$10 to $25		$1 to $10		Free of Charge		TOTAL	
	n	%	n	%	n	%	n	%	n	%	n	%	n	%
	Without Financial Barriers													
License	23	21.1	34	31.2	27	24.8	10	9.2	1	.9	14	12.8	109	21.8
Certification or Diploma	16	14.5	19	17.3	33	30.0	24	21.8	4	3.6	14	12.7	110	22.0
Two-Year College Degree	6	9.2	23	35.4	13	20.0	11	16.9	3	4.6	9	13.8	65	13.0
Four-Year College Degree	66	37.1	52	29.2	28	15.7	17	9.6	1	.6	14	7.9	178	35.7
Other	7	18.4	8	21.6	8	21.6	5	13.5	1	2.7	8	21.6	37	7.4
TOTAL	118	23.6	136	27.3	109	21.8	67	13.4	10	2.0	59	11.8	499	100.0

TABLE 14 - Continued

	More Than $100		$50 to $100		$25 to $50		$10 to $25		$1 to $10		Free of Charge		TOTAL	
	n	%	n	%	n	%	n	%	n	%	n	%	n	%
	With Financial Barriers													
License	31	20.5	38	25.2	25	16.6	24	15.9	7	4.6	26	17.2	151	19.5
Certification or Diploma	25	18.8	25	18.8	34	25.6	17	12.8	7	5.3	25	18.8	133	17.1
Two-Year College Degree	18	14.4	25	20.0	28	22.4	10	8.0	4	3.2	40	32.0	125	16.1
Four-Year College Degree	74	23.6	90	28.7	58	18.5	29	9.2	7	2.2	56	17.8	314	40.5
Other	8	15.0	12	22.6	12	22.6	9	16.9	3	5.6	9	16.9	53	6.8
TOTAL	156	20.1	190	24.5	157	20.2	89	11.5	28	3.6	156	20.1	776	100.0

these, 96 respondents desired to pursue higher education degrees. For a number of the women, the acknowledgment of financial barriers and the small tuition prices they stated a willingness to pay indicated the unlikelihood that their goals would be accomplished. Although chi-square was significant, no strength was established in the relationship between the type of certification desired and tuition prices the women are willing to pay.

Learning Sites Chosen by Working Women

Johnstone and Rivera (1965) stated within their study of adult participation in postsecondary education that women are more inclined to expect learning to take place within an educational setting, whereas men continue to expect informal, on-the-job training and education to occur within their work setting. In examining the education choices made by working women, women were asked to select the learning site preferred for their major learning interest. As presented in the demographic profile of the employed women, over 3,121 women (87.9%) had participated in some form of postsecondary education within the previous five years and definite preferences emerged.

The women were asked to choose from among the following learning sites: place of employment, home, community building, education center, no particular choice, or no answer (see Question 17, Appendix A). Of the 4,459 women who responded to this question, the women overwhelmingly chose formal education sites (n = 2,791 or 62.6%). Still, a substantial number of women stated that for them the selection of a learning site for the course of interest made no difference (n = 98 or 22%). Even though the respondents were employed women, only 155 women (3.5%) chose their places of employment as sites where they desired additional learning. These choices occurred in spite of the fact that 43.7 percent of the women had desired vocational-related learning. Whether this is a preference or indicates the perception these employed women carry about where learning takes place was not researched within this study.

Summary

Employed women, as a whole, desired to pay no more than $50 for a course of their interest. However, women were willing to pay more for vocational than avocational courses. Those who were willing to pay $50 or above per course were largely seeking vocational courses or certification. Women who desired vocational courses were not only willing to pay higher prices for their course of interest, but they were also more likely to perceive financial barriers. In contrast, women who desired free education were also likely to indicate financial barriers. The fact that a number of women (n = 215) who desired certification wished to have free education seems to indicate that a number of women will not realize their goals.

For many women, the work site was not considered the location where most women desired the course of learning to take place. This fact occurred although 43.7 percent of the women desired vocational-related learning. The preferred learning site for most women was an education building (62.6%).

Counseling Services

Desire for Information about Local Postsecondary Education Courses

The value of counseling services is an issue under much consideration as institutions enter more stringent economic times. The women within this study were asked whether or not they felt they had enough information about local continuing education programs offering courses in the subjects of their interest (see Question 38, Appendix A). The respondents who perceived no financial barriers were more likely to consider themselves to have adequate information. Of the women who acknowledged financial barriers, 60.8 percent felt they needed additional information about local continuing education courses or were likely to have no opinion concerning the information at their disposal. The trend which emerged indicated women who acknowledge financial barriers were more likely to feel they needed additional information regarding postsecondary education courses. The chi-square level of significance was .00 and the relationship between the two variables as measured by Cramer's V was .11 (see Table 15).

TABLE 15

EMPLOYED WOMEN WITH AND WITHOUT FINANCIAL BARRIERS BY DESIRE FOR INFORMATION ABOUT LOCAL POSTSECONDARY EDUCATION COURSES

INFORMATION DESIRED	EMPLOYED WOMEN				TOTAL	
	Without Financial Barriers		With Financial Barriers			
	n	%	n	%	n	%
Have Adequate Information	1,274	50.8	757	39.2	2,031	45.8
Lack Adequate Information	1,037	41.3	985	51.1	2,022	45.6
No Opinion	197	7.9	187	9.7	384	8.7
TOTAL	2,508	56.5	1,925	43.5	4,437	100.0

χ^2 = 58.64, 2df, p = .00   Cramer's V = .11

Desire for Consultation about Financial Aid

The working women were also questioned about their desire for information regarding available financial assistance. The question asked if the respondents were likely to consult an adult education counselor for information and financial assistance regarding courses. The women had the option to choose among the following categories: very likely to seek consultation, somewhat likely to consult, not likely to consult, or would not consult an advisor (see Question 41, Appendix A). Slightly over a third of the women who stated they experienced financial barriers were very likely to seek information but between 14.5 and 38.1 percent of those who stated they had financial barriers did not believe they would utilize an adult education counselor for financial aid counseling.

Among those women expressing no cost constraints, an additional 40.4 percent were likely to seek financial counseling. Among all the respondents answering this question, almost 50 percent considered themselves likely to solicit information. Chi-square level of significance was .00 and Cramer's V indicated the strength of the relationship was .23 (see Table 16).

Desire for Consultation about Courses Related to Work

Considerable research is being undertaken to evaluate the factors which influence the career decisions of women. Institutions are beginning to provide career counselors and centers for adults. The

TABLE 16

EMPLOYED WOMEN WITH AND WITHOUT FINANCIAL BARRIERS BY LIKELIHOOD OF CONSULTATION WITH FINANCIAL AID COUNSELOR

CONSULTATION	EMPLOYED WOMEN				TOTAL	
	Without Financial Barriers n	Without Financial Barriers %	With Financial Barriers n	With Financial Barriers %	n	%
Very Likely	448	18.0	670	34.9	1,118	25.4
Somewhat Likely	557	22.4	519	27.0	1,076	24.4
Not Likely	779	31.3	453	23.6	1,232	28.0
Will Not Consult	703	28.3	278	14.5	981	22.3
TOTAL	2,487	56.4	1,920	43.6	4,407	100.0

χ^2 = 246.94, 3df, p = .00 Cramer's V = .23

study sought to examine whether or not working women would consider themselves likely to consult an adult education counselor for advice about courses related to their work. It must be remembered, however, that 15 percent of the respondents desired new jobs. Whether the question's wording "advice about courses related to their work" would influence their choice on this question is unknown (see Question 42, Appendix A). As more of the women, especially those with barriers, had acknowledged a need for vocational-related courses, responses were checked to see if the women felt they would seek advice from a career counselor. The women could indicate they were "very likely to consult," "somewhat likely to consult," "not likely to consult," or "would not consult" an adult education counselor for advice (see Table 17).

Among all the women, 33.5 percent were very likely to seek career information from a counselor and another 28.6 percent of the women acknowledged they were somewhat likely to consult career counselors. More of the women who perceived financial barriers (69.4%) were likely to consider consultation about career choices. However, 30.6 percent of those with financial constraints stated they were not likely to seek information from an adult education counselor. Chi-square indicated there was significant relationship at .00 and Cramer's V indicated the strength of the relationship at .14.

TABLE 17

EMPLOYED WOMEN WITH AND WITHOUT FINANCIAL BARRIERS BY LIKELIHOOD OF CONSULTATION WITH CAREER COUNSELOR

	EMPLOYED WOMEN					
	Without Financial Barriers		With Financial Barriers		TOTAL	
CONSULTATION	n	%	n	%	n	%
Very Likely	705	28.3	769	40.1	1,474	33.5
Somewhat Likely	699	28.1	561	29.3	1,260	28.6
Not Likely	591	23.8	339	17.7	930	21.1
Will Not Consult	493	19.8	248	12.9	741	16.8
TOTAL	2,488	56.5	1,917	43.5	4,405	100.0

$\chi^2 = 94.75$, 3df, $p = .00$ Cramer's $V = .14$

Summary

With regard to counseling services, women with financial barriers seem to perceive more critically the need for general information about local continuing education courses, financial aid information, and job-related information. The relationship between the perception of financial barriers and the likelihood of consulting a counselor for general or financial aid information or vocational guidance was significant.

Chapter V

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary

This study was undertaken to examine the demographic profile of New York State working women who perceived financial barriers to further participation in postsecondary education and to explore the reasons for which these women desired postsecondary education, the prices they were willing to pay for the selected course of interest, their preference for educational setting, and the counseling services they requested. The study respondents, 4,681 employed women, were derived from a larger sample of randomly selected residents within the State of New York, excluding New York City. The women were then divided into two categories with those claiming financial barriers separated from those who expressed no financial constraints.

The demographic characteristics of employed women who perceived financial barriers were examined to see if particular characteristics seemed to influence their perception of cost constraints. The anticipated educational choices of the respondents were also examined to observe whether different trends emerged for women with financial barriers as opposed to those who perceived no financial barriers.

Finding 1: The Influence of the Financial Barrier

The financial barrier appears to be only one of a number of barriers affecting the participation of employed women in postsecondary education. Dependent upon the women's situation, there may be a varying number of barriers which must be eliminated in order for participation to occur. Of the total sample, 42.4 percent acknowledged cost would deter their participation and 16.7 percent considered a cost constraint their most important barrier.

The interrelated nature of the financial barrier is indicated by the number of women (21.8%) who chose more than one financial constraint. Only 4 percent of the respondents, however, selected four or more categories. The degree to which the removal of one or all financial or other constraints is necessary to free the individual for participation, or to provide optimal selection of programs within postsecondary education, was not the purpose of the study nor could it be drawn from the methodology used.

The demographic characteristics which produced a significant relationship to the perception of financial restrictions on additional learning included the women's ages, the level of family income, and the presence of preschool children. A woman's age is tied cyclically to the likelihood of marriage, the presence of children, initial career exploration, and the amount of time and money invested in postsecondary education. Within the study, young women were more likely to perceive cost barriers than were older women. More than half of the women between the ages of 25 and 34 years and 47.6 percent of the women under 25 years stated cost deterrents to educational participation.

The influence of children, especially preschool children, also significantly affected the perception of financial constraints. Biologically, the women most likely to have preschool children would also be the younger working mothers who indicated more financial deterrents.

For women with preschool children, 63.3 percent of the married women indicated financial barriers. The proportion of single and previously married mothers with preschool children claiming cost constraints was even higher at 71 percent.

For mothers with only school-aged children, the proportion perceiving cost barriers dropped markedly, especially for married women. For single or previously married mothers with school-aged children, almost half continued to state financial barriers. The reverse trend emerged for childless female workers. Regardless of the marital category, almost two-thirds of the childless women expressed no financial constraint indicating the pressure put on a family income by additional family members.

The other variable, 1975 combined family income, showed a significant relationship to the perception of financial barriers. The proportion of women who stated financial barriers did not begin to decrease until the $10,000 to $15,000 range. Of the sample responding to the combined family income question, 68.6 percent made less than $15,000. With the recognition that these figures reflect combined family incomes for 1975, the importance of the women's participation in the work world to provide income for themselves or their families cannot be overlooked.

Of the women with family incomes less than $5,000, 56 percent indicated financial barriers to further study as did 49.4 percent of those with incomes between $5,000 and $10,000. Even as the income range increased, a number of women continued to claim cost constraints. Of the women in income brackets above $30,000, 23.5 percent perceived financial barriers.

Finding 2: Reasons for Which Working Women Desired Education Participation

Women with financial barriers were seeking postsecondary education for somewhat different reasons than those who perceived no financial barriers. The women with financial barriers were more likely to desire courses for job-related reasons, whereas women without financial barriers were more likely to seek education for avocational reasons. This may be influenced by the fact that women from lower combined family incomes were more likely to be seeking job-related courses and women from higher income brackets were more desirous of courses for personal pleasure or information.

Younger women were not only more likely to state financial barriers than were older women, but they were also more likely to be seeking vocational-related interests. Among the sample's employed women, this vocational interest in courses to meet professional requirements or job advancement skills decreased only slightly with the respondents' increasing ages, but interest in new job skills decreased substantially as the women grew older.

Throughout their working years, the respondents also reflected avocational interests, although there was a discernible trend for women to desire more leisure activities, such as courses for personal enjoyment and additional information, as the women grew older.

Finding 3: Prices Working Women Were Willing to Pay for Courses of Interest

Whether or not job-related courses cost more money than avocational courses, the women who desired job-related courses perceived more financial barriers. The trend which generally emerged was for individuals seeking vocational courses to perceive more financial constraints, yet these women exhibited more willingness to pay higher prices for their course of interest than was the trend demonstrated among those seeking avocational interests. Another reason for the impression of higher cost may be the result of the respondents' understanding that vocational training may involve a program of study rather than a single isolated course. In contrast to this trend of willingness to pay higher prices for vocational courses, 14.2 percent of the women who desired free education wished to pursue job-related or personal enjoyment courses.

Only 32.2 percent of the women desired certification and the tuition range they selected as willing to pay indicated their perception that courses or programs of study could be costly. In fact, 61.1 percent of the women desiring certification expressed financial barriers and a significant relationship existed between the perception of financial barriers to the desire for some form of diploma, degree, or certificate. Certification was sought by this sample almost exclusively for vocational reasons.

Finding 4: Information and Counseling Services Desired

The need for counseling services was perceived by working women to be significantly related to the perception of financial barriers. Working women who stated cost constraints were more likely to desire additional information about local postsecondary education programs, financial aid counseling, and available career counseling services than were those women who did not perceive financial barriers. Still, over a third of the women who acknowledged financial barriers did not perceive themselves seeking financial aid information from an adult education counselor for reasons not available within the study.

Conclusions and Recommendations for Further Study

The following recommendations are a reflection of the findings of the study as well as literature upon which the research is based.

In order to examine the operative effect of barriers on the adult participation in postsecondary education, a model must be utilized which considers the interrelated characteristics of the barriers which are perceived by adults

To what degree different variables are interrelated was not the objective of this study. Choices made by the sample women, in addition to other research, indicated barriers not usually considered financial in nature implicitly contained financial elements.

For example, the barriers within the sample labeled "home and family responsibilities; other activities or responsibilities," may summon within the respondents their interpretation of disposable family income and the freedom with which either spouse utilizes family funds for personal or professional development. Enough research has been conducted to provide evidence that many women must overcome the psychological barrier, guilt, before they can utilize money for their own personal or professional growth rather than another family need.

Special programs involving cost of living stipends may be essential for women of low income families or single heads of households to perceive additional education as accessible

The high proportion of the sample with combined family incomes under $15,000 indicates for many women the absence of disposable income for education. For an increasing number of women who are single, divorced, or widowed, another problem, that of providing sole or major support for children within their families, is emerging in alarming proportions. In order for these women to attend postsecondary education, cost of living stipends and child care must be available. To what degree previously married women are financially able to pursue the education programs of their choice and find counseling and support services available to them within educational institutions are topics deserving more research. The influence of a life style of low-paying jobs or welfare subsistence on these women and their children should encourage education and work organizations to develop cooperative programs, such as CETA, to provide financial aid, education, and training opportunities for low-income women.

Institution, state, and federal education policy makers need to recognize the growing diversity of students within postsecondary education and open scholarships and grants, financial aid, and loan programs to part-time and full-time returning students

In the analysis of a person's need for financial aid, the financial outlay which a woman must provide for child care, transportation costs, and salary lost in time away from a job should be figured into financial need assessments. Loan programs, as well as scholarships and fellowships, should be evaluated totally on the woman's personal financial state, if she desires, apart from the fiscal means of spouse or parents.

Educational institutions must recognize the responsiveness of women to tuition rates and fees and must keep these charges minimal in order for women to perceive the opportunity for full participation

Other research which seems to indicate women are responsive to the level of tuition appears supported by the number of women within the study who acknowledged cost constraints and were willing to pay no more than $50 per course. As tuition rates within higher education continue to escalate, more women may defer formal learning experiences or make alternative choices.

As education has not provided women the same economic return for their investment that it has provided men, additional rising tuition costs may be perceived as a financial burden for which little or no economic return can be realized. Utilizing the figures the respondents indicated a willingness to pay, tuition rates may already be passing the level which increasing numbers of women desire to pay. Further study is needed to examine whether the prices women are willing to pay coincide with what policy makers believe adults can afford to pay. These figures could provide additional information about considerations women give to their educational choices.

Historically, fewer women have been involved in programs leading to certification than have men. The extent to which women are affected in their program selection by financial barriers needs further investigation. Only 32.2 percent of the sample desired certification with 61.1 percent of those acknowledging financial barriers. Although it is understood that many adults engage in learning with no desire for credit or certification, the extent to which women are altering career choices, including programs of certification, because of cost constraints deserves additional research.

Counseling services must recognize the diverse needs and interests among women students and provide a variety of services to meet these needs

Counseling must provide women information about the career and life choices available to them. Within a rapidly changing society, counseling centers or programs need to provide adequate services and information which will enable people to cope successfully within their environment, understand and increase their life options, and gain the skills and knowledge they desire.

In order for educational access to become a reality, women must know what financial assistance programs are available. Yet the number of individuals who, although acknowledging financial barriers, did not indicate the likelihood of consulting financial counselors has several implications. Whether this indicates the women's belief that their education should be personally financed or signifies the realistic appraisal that little, if any, aid is available for them is unknown. It may also imply that women have had limited experience with effective counselors, or that counseling services are not visible in locations where female workers who most need financial assistance and information are located. Finally, it may simply indicate that, for many women, barriers other than cost are more paramount to their participation.

As women enter education institutions with greater expectations than ever before, effective counseling services need to address specific issues within women's life cycles to broaden their perspective of life and work options and channel women, as well as men, toward those education fields and work areas where financial aid and economic rewards are more accessible.

Work organizations, industries, and educational institutions should be encouraged to collaborate in the identification and removal of situational and psychological barriers which prevent women from participating fully in various tuition refund programs and other education and training opportunities

The fact that only 3 percent of the sample of employed women desired their learning experience to take place at the work site may be partly explained by women's traditional expectations that education takes place in educational institutions. It may also signify that women workers are still discriminated against in the process of selection for training, educational opportunities, and promotions. To facilitate Affirmative Action, more information needs to be disseminated to women about training and educational opportunities and greater access needs to be provided for personal and career development.

Policy makers must re-examine the role of education in the professional and personal development of the individual

As an increasing number of educated persons enter the work force and compete for entry-level jobs which require lower levels of education than the workers bring to the job, both educational institutions and work organizations need to examine their reasons for training and educating the work force. Education must provide people the opportunity for movement toward self-actualization. The concept of lifelong learning, or recurrent education, provides people the opportunity to interweave work, education, and leisure in a movement away from the division of life into segments devoted to education, followed by work, then leisure during retirement.

The Director General of UNESCO reiterated this concept of education when he stated, "Education is no longer confined to a particular age; that is, only a part of life: coexistent through its length, it represents an attitude and a dimension of life" (UNESCO, Final Report of the Third International Conference on Adult Education, July-August, 1972, (ED 0723 37).

If recurrent education becomes an accepted educational pattern, policy makers may provide more flexible learning experiences and financial aid to a more diverse population. Lifelong learning may actually facilitate for all individuals the learning patterns and multifaceted life interests that many women have attempted to incorporate for some time.

APPENDIX A

QUESTIONNAIRE

CONTINUING EDUCATION NEEDS ASSESSMENT PROJECT

NEW YORK STATE EDUCATION DEPARTMENT

DIVISION OF CONTINUING EDUCATION

ALBANY, NEW YORK 12234

In Cooperation With

Institute for Research and Development
in Occupational Education
Department of Education
New York State College of
Agriculture and Life Sciences
Cornell University, Ithaca, New York

Instructions to interviewers:

In top left hand box mark the appropriate numbers for the District in the DIST lines and your interviewer identification in the IT lines. These numbers will be given to you by the Project Manager in your district. The line marked A refers to the area where you will be interviewing. Mark the box that most closely describes the area where the respondent lives.

Area

1. City or urban area
2. Suburb
3. Town or village
4. Farm or other rural area

Be sure you have your identification card with you.

If a person says he or she has already been interviewed, thank him or her and go on to the next person.

Read all regular print to the respondent. Read words in parentheses ( ) if they help explain the meaning. Do not read any directions in italics (the slanted words).

Mark on the answer sheet in pencil.

Use a separate answer sheet for each respondent. Mark on it in pencil with a heavy mark over the letter. Erase mistakes. Do not make any extra lines, drawings or writing. Do not fold the answer sheets, because they will be machine scored. The numbers on the answer sheet are the same as the numbers on the questions. On the answer sheet there are extra letters for some questions. Do not mark the extra letters.

If during the interview a respondent doesn't understand a question, read it again. If the respondent still doesn't understand the question, mark "don't know" or "no answer" letter and go on to the next question. Don't try to interpret the meaning of a question.

Hello, my name is ________________. I am helping with a community survey conducted by the New York State Education Department and the schools in this area. *Show your ID card and then continue.* We hope to find out more about people's educational needs and interests. The answers of people like yourself will assist us in planning future programs for adults. Everything will be kept strictly confidential. We are not asking for the name of any person we interview. *If you think the person may be less than 16 or may be a full-time student, add:* If you are at least 16 years of age and are not now a full-time student in school or college, I would greatly appreciate a little of your time.

Note to interviewer: If person is less than 16 or is attending school full-time, do not interview. Ask if there is someone else in the household who could answer the questions.

First I'd like to know:

1. How many years have you lived in this community? Choose the answer that applies to you.

   a. Less than 1 year — *Mark only one answer*
   b. Between 1 and 5 years
   c. More than 5 years
   z. *No answer*

2. Are you:

   a. Single — *Mark only one answer*
   b. Married
   c. Separated, divorced or widowed
   z. *No answer*

3. What is the highest grade in school you have completed? Let me read the list, then choose one.

Mark only one answer

- a. No formal education, self educated
- b. 8 years of school or less
- c. Some High School (9th through 11th grades or part of 12th grade)
- d. High School Diploma or High School Equivalency Diploma
- e. Business or Trade School
- f. Some College (includes 2-year college diploma, 1 to 3 years of college, or part of the 4th year
- g. College degree or more
- z. *No answer*

4. Since leaving school, have you received instruction in any subject or skill? Here are some examples of what we mean: Adult or continuing education classes, college courses, correspondence courses, on-the-job training, private lessons, TV courses, mini-courses, classes in a church or club.

- a. Yes - *Go to Question 5*
- b. No - *Go to Question 10*
- z. *No answer*

5. When was the last organized course or program you took? Choose the answer that applies to you.

Mark only one answer

- a. Taking it now or within the past year
- b. 1 to 5 years ago
- c. 10 years ago
- d. More than 10 years ago
- z. *No answer*

6. Where did you go for this last course or activity? Let me read the list and then choose one.

Mark only one answer

- a. Place of employment - *Go to Question 8*
- b. At home - *Go to Question 8*
- c. A community building such as a library, church or community center - *Go to Question 8*
- d. An educational building such as a school, or college, or adult education center - *Go to Question 7*
- e. *Other*
- z. *No answer*

7. In what kind of school building was the class held? Choose one.

Mark only one answer

- a. Elementary, junior high, or high school building
- b. BOCES building (area occupational center)
- c. Vocational or business school building
- d. Adult education center
- e. Two-year college building (Community or Ag & Tech)
- f. Four-year college or university building
- g. *Other*
- z. *No answer*

8. Did you take this course to help you get a new job or to advance in your work?

- a. Yes - *Go to Question 10*
- b. No - *Go to Question 9*
- z. *No answer*

9. Which one of the following six reasons was the most important for taking the course? Let me read the list and then choose one.

Mark only one answer

a. Personal enjoyment
b. Learn skills useful for daily life or saving money
c. Meet people or be with friends
d. Learn for sake of learning, become better informed
e. Help people
f. Enrich family life
g. *Other*
z. *No answer*

10. Whether or not a person has received any formal instruction, people have many different interests. We would like to find out what sorts of things adults in the area want to know more about or do better. Here is a list of many interests. *Give respondent HANDCARD #1 (He keeps it until Question 11 is answered).* If you had your choice and if you didn't have to worry about cost or other responsibilities, which subjects or skills interest you enough to want to learn more about them? You may choose more than one. Tell me the numbers of the subjects you choose. *Mark each interest selected on answer sheet. IF RESPONDENT REPLIES "NO INTEREST". MARK '43' FOR QUESTIONS 10 AND 11, COMPLETE QUESTION 12, AND SKIP TO QUESTION 43 (p. 16).*

11. Which one are you most interested in? *Interviewer mark first choice in column for Question 11. If respondent can't select a first choice, mark 44: no first choice.*

Mark only one answer

y. *Other (if the choice was "other")*
z. *No answer*

12. *INTERVIEWER COMPLETE - BUT DO NOT READ*

SEX

Mark only one answer

a. *Male*
b. *Female*
z. *No answer*

SUBJECTS OF INTEREST

(Used in Questions 10 & 11)

1. High School equivalency preparation (G.E.D.)
2. Citizenship, English as a second language
3. Basic Education such as reading, writing and arithmetic skills

4. Home Repairs
5. Building Trades such as plumbing, electrical work, masonry and carpentry
6. Industrial Trades and Technical Skills such as welding, tool and die making, graphic arts, auto mechanics, TV repair, drafting
7. Protective Services such as fire, police, security guard
8. Service Occupations such as hairdressing, chef training
9. Business Skills such as typing, accounting, bookkeeping
10. Computer Science such as data processing, programming
11. Investment such as money management, insurance, savings plans
12. Management Skills such as business, administration, hotel management
13. Sales and Advertising such as real estate, public relations

14. Travel such as planning trips to other counrtries, travel agent
15. Arts and Crafts such as painting, photography, weaving, pottery and woodworking
16. Performing Arts such as music, drama, dance
17. Health and Safety such as first-aid, baby care, water safety
18. Occult Sciences such as astrology, ESP, magic
19. Driving, Flight Training: car, truck, heavy equipment, plane
20. Gardening such as growing vegetables, flowers
21. Home Decorating such as interior design, flower arranging

22. Sewing including design and fashion
23. Cooking including food preservation and nutrition

24. Parent Education: family relationships, family planning, child development
25. Planning for your retirement
26. Consumer Education such as buying, credit

27. Architecture
28. Engineering: civil, electrical, mechanical
29. Education: teacher training, administration, curriculum planning, guidance
30. Law including law for everyday living, legal rights
31. Nursing
32. Agriculture: farming, such as dairy, orchard, poultry, crops, animal science

33. Religion
34. History, Government, Current Events
35. Languages such as French, German, Spanish, Chinese
36. Science and Math: biology, chemistry, algebra, geology, etc.
37. Psychology: psychology for everyday living, counseling, human behavior
38. Social Sciences: sociology, social work, archeology, anthropology
39. Humanities such as philosophy, great books, art and music appreciation
40. Nature Study: ecology, conservation, ornithology
41. Physical Fitness: exercises, self-defense, body-movement
42. Sports and Games such as golf, bridge, swimming, boating

43. *No interest*
y. *Other*
z. *No answer*

If respondent could not select a first choice interest in Question 11, tell him to choose any one of his interests and answer the following questions with that interest in mind.

13. Is your main reason for wanting to learn this subject related to present or future employment?

    a. Yes - *Go to Question 14*
    b. No - *Go to Question 15*
    z. *No answer*

14. How does this subject relate to your work? Which one best applies?

    Mark only one answer

    a. Meet requirements of employer or profession
    b. Learn skills to advance in work
    c. Learn skills to get a new job
    z. *No answer*

    GO TO QUESTION 16

15. Which one of the following is your main reason for wanting to learn this subject?

    Mark only one answer

    a. Personal enjoyment
    b. Learn skills useful for daily life or saving money
    c. Meet people or be with friends
    d. Learn for sake of learning, become better informed
    e. Help people
    f. Enrich family life
    g. *Other*
    z. *No answer*

16. Do you want a series of courses or program of study, or are you interested in taking only one course in this subject?

    Mark only one answer

    a. Series of courses/program of study
    b. Single course
    c. *Other*
    z. *No answer*

17. Where would you want to learn the subject or skill you are interested in? Choose one of these.

    a. Place of your employment - *Go to Question 19*
    b. At home - *Go to Question 19*
    c. A community building, such as a library, church or community center - *Go to Question 19*
    d. An educational building such as a school, college or adult education center - *Go to Question 18*
    e. *Makes no difference - Go to Question 20*
    z. *No answer*

18. What kind of school building would you pick? Choose one.

    a. Elementary, junior high or high school building
    b. Vocational or business school building (any school that prepares for an occupation - like nursing, mechanics, hairdressing, etc.)
    c. BOCES building (area occupational center)
    d. Adult education center
    e. Two-year college building (Community, Ag & Tech)
    f. Four-year college or university building
    g. *Other*
    z. *No answer*

19. Why is this place your first choice? Let me read the list, then choose one.

    Mark only one answer

    a. Location is convenient (easy to get there)
    b. Doesn't cost too much money
    c. Familiar with the place or people
    d. Known for its good courses or teachers
    e. They have the best facilities, tools and equipment
    f. Free to set your own speed and time of learning
    g. *None of these*
    z. *No answer*

IF ANSWER TO QUESTION 17 IS "AT HOME", MARK "f" FOR QUESTION 20 AND GO TO QUESTION 21.

20. How would you get there? *Mark only one answer*

a. Car (truck, motorcycle)
b. Bus or train
c. Bicycle
d. Walk
e. *Other*
f. *Not applicable (for those whose preference is "at home")*
z. *No answer*

21. Would you prefer to learn about your main interest: *Mark only one answer*

a. Together with a group of people
b. With one person who would teach or help you
c. Completely on your own
z. *No answer*

22. Which one of these methods would you most prefer to learn by? *Mark only one answer*

a. Lecture and demonstrations
b. Learning by doing
c. Questions and discussions
d. Correspondence or home study
e. On-the-job training
f. TV, records, tapes
g. Reading
z. *No answer*

23. Here are some reasons that keep people from taking courses. Are any of these keeping you from taking courses in the subject you are interested in? Answer Yes or No to each. *Mark "Yes" answers only.*

a. Classes you want aren't scheduled when you can attend
b. Classes given in an area that is dangerous or hard to get to
c. Classes are too far away or you have no way to get there
d. Classes are not given in your subject of interest
e. Cost of tuition
f. Cost of books, materials or equipment
g. Cost of new clothes or uniforms
h. Need for baby-sitter or other child care
i. Cost of travel to classes
j. Amount of time required to complete program
k. Job responsibilities
l. Home and family responsibilities; other activities or responsibilities
m. Feel you are too old
n. Nobody you know goes to classes
o. Afraid you won't do well
p. Not enough information on classes available
q. Class assignments or homework would take too much time
r. Would take time away from earning money
s. No one to help you get started
t. Class filled before you could register
u. Physical disability or poor health
z. *No answer*

24. Which one of these is the most important reason keeping you from taking a course? *If respondent can't select, mark "y".*

Mark only one answer

The following questions will tell us what scheduling would be most convenient for you, if all the difficulties could be overcome and you could learn the subject you are interested in.

25. How long would you want a course to continue? Choose one.

Mark only one answer

a. 1 or 2 sessions
b. 1 to 4 months
c. More than 4 months
d. *Don't know*
z. *No answer*

26. During what seasons of the year could you take a course? Answer Yes or No to each. *Mark "Yes" answers only.*

a. Summer
b. Fall
c. Winter
d. Spring
e. *Don't know*
z. *No answer*

27. What time of the day is convenient for you for taking a course? Answer Yes or No to each.

Mark "Yes" answers only

a. Mornings
b. Afternoons
c. Evenings
z. *No answer*

28. What days of the week are most convenient? Answer Yes or No to each.

Mark "Yes" answers only

a. Monday
b. Tuesday
c. Wednesday
d. Thursday
e. Friday
f. Saturday
g. Sunday
z. *No answer*

29. How often should each class meet? Choose one.

Mark only one answer

a. Only once or twice
b. Once or twice a month
c. Once a week
d. Two to four times a week
e. Daily
f. *Makes no difference*
z. *No answer*

30. How long should each session last? Choose one.

Mark only one answer

a. 1 hour
b. 1 1/2 hours
c. 2 to 4 hours
d. All day
e. *Don't know*
z. *No answer*

31. Is it important that you get credit or some other form of recognition, like a certificate of attendance or completion, for taking a course? Choose one.

Mark only one answer

a. Credit
b. Some form of recognition
c. Neither
z. *No answer*

32. Is it important that you take a college level course?

Mark only one answer

a. Yes
b. No
z. *No answer*

33. Would you be studying to get a license, diploma or degree?

a. Yes - *Go to Question 34*
b. No - *Go to Question 35*
z. *No answer*

34. Which of these do you want? Choose one. *(Instruction: If more than one, check most important).*

Mark only one answer

a. High School Diploma
b. License
c. Other certificate or diploma
d. 2-Year college degree
e. 4-Year college or graduate degree
f. *Other*
z. *No answer*

35. How much would you be willing to pay for taking this course? Let me read the list, then choose one.

Mark only one answer

a. More than $100
b. Between $50 and $100
c. Between $25 and $50
d. Between $10 and $25
e. Between $1 and $10
f. Should be free of charge
z. *No answer*

36. What is the greatest distance you would travel one way to get to a class? Let me read the list, then choose one.

Mark only one answer

a. 41 miles or more
b. 21 to 40 miles
c. 11 to 20 miles
d. 6 to 10 miles
e. 1 to 5 miles
f. Less than 1 mile
g. None
z. *No answer*

37. What is the greatest amount of time you would spend to get to a class (one way)? Choose one.

Mark only one answer

a. 2 hours or more
b. 1 to 2 hours
c. 1/2 to 1 hour
d. 15 minutes to 1/2 hour
e. Less than 15 minutes
f. No time
z. *No answer*

38. Do you feel you have enough information about local continuing education courses in the subjects you are interested in?

Mark only one answer

a. Yes
b. No
c. No opinion
z. *No answer*

39. Which one of these 6 ways would best help you know what is available in adult education? Let me read the list, then choose one.

Mark only one answer

a. Newspapers
b. Bulletins, catalogues or posters
c. Radio or TV
d. Mailed notices or any notices received at home
e. An information center
f. At place of work
g. *None of these*
z. *No answer*

40. Some communities have counselors available to advise about continuing education courses and services and how to get started. How helpful would such a service be to you?

Mark only one answer

a. Very helpful
b. Somewhat helpful
c. Not very helpful
d. Not at all helpful
z. *No answer*

41. How likely would you be to consult an adult education counselor for information and help to find financial assistance for taking courses?

Mark only one answer

a. Very likely
b. Somewhat likely
c. Not likely
d. Would not consult
z. *No answer*

42. How likely would you be to consult an adult education counselor for advice about courses related to your work?

Mark only one answer

a. Very likely
b. Somewhat likely
c. Not likely
d. Would not consult
z. *No answer*

43. Do you have any children living at home?

Mark only one answer

a. Yes - *Go to Question 44*
b. No - *Go to Question 46*
z. *No answer*

44. How many children under 6 years?

Mark only one answer

a. None
b. One or two
c. Three or more
z. *No answer*

45. How many children between 6 and 18 years?

Mark only one answer

a. None
b. One or two
c. Three or four
d. Five or more
z. *No answer*

46. Are you employed at the present time? (Answer Yes if you work full-time or part-time or are self-employed full or part-time).

Mark only one answer

a. Yes - *Go to Question 47*
b. No - *Go to Question 48*
z. *No answer*

47. How many hours per week do you work? If you have more than one job, include total number of hours for all employment.

(Interviewer: Don't read list. Mark letter that describes respondent's answer).

Mark only one answer

a. More than 50 hours per week
b. 41 to 50 hours
c. 31 to 40 hours
d. 21 to 30 hours
e. 20 hours or less
z. *No answer*

48. Do any of these apply to you? Answer Yes or No to each. *Mark each "Yes" on answer sheet.*

a. Retired
b. Homemaker or housewife
c. Veteran
d. Looking for work or on layoff
e. Disabled
z. *No answer, none of these. Mark "Z" if respondent answers "No" to "a" through "e".*

Introduction explaining that: A good survey tries to make sure it gets information from a wide variety of people. Your answers to these questions will help us make sure that we haven't omitted the responses and opinions of any particular group in a community. No names or addresses are being used.

49. Tell me the letter that describes what your annual combined family income is for 1975. Please look at this card. *(Give Handcard #2 to respondent)*.

    a. Less than $2,000
    b. $2,000 to $5,000
    c. $5,000 to $7,000
    d. $7,000 to $10,000
    e. $10,000 to $15,000
    f. $15,000 to $20,000
    g. $20,000 to $25,000
    h. $25,000 to $30,000
    i. $30,000 to $35,000
    j. $35,000 or over
    z. *No answer*

50. Tell me the letter that describes your age.
    a. Under 25
    b. Between 25 and 34
    c. Between 35 and 44
    d. Between 45 and 54
    e. 55 or more
    z. *No answer*

51. Tell me the letter of the group with which you identify yourself.

    a. Hispanic- Latin American, Puerto Rican
    b. Black
    c. White
    d. Oriental (Asian or Pacific Islander)
    e. Native American-American Indian
    f. Other
    z. *No answer*

Thank you. I sincerely appreciate your cooperation, and I know your answers will be of much help as we get a better picture of what people in the area want. It's been good talking with you.

APPENDIX B

SUPPLEMENTARY TABLES

TABLE A

EMPLOYED WOMEN WITH AND WITHOUT FINANCIAL BARRIERS BY MARITAL STATUS

MARITAL STATUS	EMPLOYED WOMEN					
	Without Financial Barriers		With Financial Barriers		TOTAL	
	n	%	n	%	n	%
Single	595	58.4	424	41.6	1,019	21.9
Married	1,769	58.8	1,241	41.2	3,010	64.6
Separated/ Divorced/ Widowed	321	51.0	308	49.0	629	13.5
TOTAL	2,685	57.6	1,973	42.4	4,658	100.0

$\chi^2 = 13.05$, 2df, $p = .00$ Cramer's $V = .05$

TABLE B

EMPLOYED WOMEN WITH AND WITHOUT FINANCIAL BARRIERS BY PRESENCE AND AGES OF CHILDREN

CHILDREN	EMPLOYED WOMEN					
	Without Financial Barriers		With Financial Barriers		TOTAL	
	n	%	n	%	n	%
None	1,143	63.9	645	36.1	1,788	40.0
Children Under 6	126	35.3	231	64.7	357	8.0
Children Between 0-18	182	39.1	284	60.9	466	10.4
Only Children Over 6	988	59.1	684	40.9	1,672	37.4
Only Children Over 18	140	74.5	48	25.5	188	4.2
TOTAL	2,579	57.7	1,892	42.3	4,471	100.0

$\chi^2 = 191.158$, 4df, $\underline{p} = .00$ Cramer's $\underline{V} = .21$

TABLE C

EMPLOYED WOMEN WITH AND WITHOUT FINANCIAL BARRIERS BY CATEGORY OF RACE

CATEGORY OF RACE	EMPLOYED WOMEN					
	Without Financial Barriers		With Financial Barriers		TOTAL	
	n	%	n	%	n	%
Hispanic	40	46.5	46	53.5	86	1.9
Black	115	45.5	138	54.5	253	5.6
White	2,399	58.7	1,685	41.3	4,084	89.7
Oriental	12	41.4	17	58.6	29	.6
Native American	33	53.2	29	46.8	62	1.4
Other	24	58.5	17	41.5	41	.9
TOTAL	2,623	57.6	1,932	42.4	4,555	100.0

$\chi^2 = 25.41$, 5df, $p = .00$ Cramer's $V = .07$

TABLE D

WORKING WOMEN WITH AND WITHOUT FINANCIAL BARRIERS BY FULL-TIME OR PART-TIME EMPLOYMENT

NUMBER OF HOURS	EMPLOYED WOMEN					
	Without Financial Barriers		With Financial Barriers		TOTAL	
	n	%	n	%	n	%
Less Than 31 Hours	824	53.7	710	46.3	1,534	33.5
31 Hours or More	1,808	59.4	1,238	40.6	3,046	66.5
TOTAL	2,632	57.5	1,948	42.5	4,580	100.0

$\chi^2 = 13.05$, 1df, $p = .00$ Gamma = -.11

TABLE E

MOST RECENT PARTICIPATION IN POSTSECONDARY EDUCATION BY EMPLOYED WOMEN WITH AND WITHOUT FINANCIAL BARRIERS

	EMPLOYED WOMEN					
	Without Financial Barriers		With Financial Barriers		TOTAL	
PARTICIPATION	n	%	n	%	n	%
Within the Past Year	1,059	29.8	777	21.9	1,836	51.7
1 to 5 Years Ago	757	21.3	528	14.9	1,285	36.2
10 Years Ago	108	3.0	95	2.7	203	5.7
More Than 10 Years	134	3.8	92	2.6	226	6.4
TOTAL	2,058	58.0	1,492	42.0	3,550	100.0

$\chi^2 = 2.58$, 3df, $\underline{p} = .45$ Cramer's $\underline{V} = .02$

TABLE F

EMPLOYED WOMEN WITH AND WITHOUT FINANCIAL BARRIERS BY MAIN REASON FOR LEARNING INTEREST

MAIN REASON	EMPLOYED WOMEN				TOTAL	
	Without Financial Barriers		With Financial Barriers			
	n	%	n	%	n	%
Meet Requirements of Employment/ Profession	161	51.8	150	48.2	311	7.6
Advance in Work	434	50.7	422	49.3	856	21.1
Get a New Job	261	42.8	349	57.2	610	15.0
Personal Enjoyment	868	65.9	449	34.1	1,317	32.4
Skills to Save Money	242	59.5	165	40.5	407	10.0
Meet People	23	59.0	16	41.0	39	1.0
To Become Better Informed	207	55.6	165	44.4	372	9.1
Help People	21	45.7	25	54.3	46	1.1
Enrich Family Life	36	52.9	32	47.1	68	1.7
Other	23	57.5	17	42.5	40	1.0
TOTAL	2,276	56.0	1,790	44.0	4,066	100.0

χ^2 = 112.11, 9df, $\underline{p}$ = .00   Cramer's $\underline{V}$ = .17

TABLE G

1975 COMBINED FAMILY INCOME BY MAIN REASON FOR LEARNING INTEREST

COMBINED FAMILY INCOME		MAIN REASON FOR LEARNING INTEREST[a]										
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	TOTAL
Less Than $5,000	n	28	91	111	94	32	3	25	9	9	4	406
	%	8.35	21.55	29.65	21.55	7.4	1.05	4.8	2.1	2.6	.95	5.9
$5-10,000	n	75	245	160	241	83	9	76	6	14	7	916
	%	7.7	27.55	17.4	26.6	9.1	.95	7.6	.77	1.5	.8	13.3
$10-15,000	n	53	175	112	265	82	9	59	10	8	5	778
	%	6.8	22.5	14.4	34.1	10.5	1.2	7.6	1.3	1.0	.6	22.6
$15-20,000	n	58	113	75	226	90	4	63	3	11	8	651
	%	8.9	17.4	11.5	34.7	13.8	.6	9.7	.5	1.7	1.2	18.9
$20-25,000	n	22	61	30	132	32	2	36	4	11	5	335
	%	6.6	18.2	9.0	39.4	9.6	.6	10.7	1.2	3.3	1.5	9.7
$25-30,000	n	15	23	12	70	21	1	27	4	3	1	177
	%	8.5	13.0	6.8	39.5	11.9	.6	15.3	2.3	1.7	.6	5.1
$30-35,000	n	2	17	3	29	3	0	9	0	1	2	66
	%	3.6	25.8	4.5	43.9	4.5	0	13.6	0	1.5	3.0	1.9
Over $35,000	n	6	19	9	49	7	0	16	1	1	2	110
	%	5.5	17.3	8.2	44.5	6.4	0	14.5	.9	.9	1.8	3.2
TOTAL	n	259	744	512	1,106	350	28	311	37	58	34	3,439
	%	7.5	21.6	14.9	32.2	10.2	.8	9.0	1.1	1.7	1.0	100.0

χ^2 = 246.69, 81df, p = .00 Cramer's V = .08

[a] Column numbers refer to: (1) = Meet Requirements of Employer; (2) = Advance in Job; (3) = Get A New Job; (4) = Personal Enjoyment; (5) = Skills to Save Money; (6) = Meet People; (7) = Better Informed; (8) = Help People; (9) = Enrich Family Life; and (10) = Other.

TABLE H

MAIN REASON FOR LEARNING INTEREST BY WORKING WOMEN IN CERTAIN AGE CATEGORIES

LEARNING INTEREST	AGE (in years)										TOTAL	
	Under 25		25 to 34		35 to 44		45 to 54		55 or More			
	n	%	n	%	n	%	n	%	n	%	n	%
Meet Requirements of Employer	76	9.1	75	6.9	75	7.2	64	8.7	16	5.7	306	7.7
Advance in Job	199	23.9	217	19.8	226	21.8	152	20.7	47	16.7	841	21.1
Get a New Job	192	23.0	164	15.0	153	14.7	76	10.3	13	4.6	598	15.0
Personal Enjoyment	230	27.6	378	34.6	317	30.5	253	34.3	112	39.9	1,290	32.4
Skills to Save Money	56	6.2	111	10.1	113	10.9	82	11.2	33	11.7	395	9.9
Meet People	6	0.7	12	1.1	6	.6	9	1.2	3	1.1	36	.9
Better Informed	41	4.9	92	8.4	113	10.9	70	9.5	48	17.1	364	9.1
Help People	12	1.4	8	.7	10	1.0	10	1.4	4	1.4	44	1.1
Enrich Family Life	13	1.6	22	2.0	16	1.5	14	1.9	2	.7	67	1.7
Other	8	1.0	15	1.4	9	.9	5	.7	3	1.1	40	1.0
TOTAL	833	20.9	1094	27.5	1038	26.1	735	18.5	281	7.1	398	100.0

$\chi^2 = 156.38$, 36df, $p = .00$ Cramer's $V = .10$

TABLE I

EDUCATIONAL ATTAINMENT BY MAIN REASON FOR LEARNING INTEREST

LEARNING INTEREST	EDUCATIONAL ATTAINMENT								TOTAL	
	High School Diploma		Business/Trade School		Some College		College Degree or Above			
	n	%	n	%	n	%	n	%	n	%
Meet Requirements of Employer	103	6.3	23	5.3	91	10.1	94	8.6	311	7.6
Advance in Job	383	23.4	96	22.0	206	22.9	171	15.7	856	21.1
Get a New Job	320	19.5	66	15.1	151	16.8	73	6.7	610	15.0
Personal Enjoyment	417	25.4	134	30.7	265	29.5	501	45.9	1317	32.4
Skills to Save Money	173	10.5	56	12.8	63	7.0	115	10.5	407	10.0
Meet People	21	1.3	2	.5	10	1.1	6	.5	39	1.0
Better Informed	156	9.5	42	9.6	76	8.5	98	9.0	372	9.1
Help People	22	1.3	6	1.4	13	1.4	5	.5	46	1.1
Enrich Family Life	30	1.8	7	1.6	15	1.7	16	1.5	68	1.7
Other	15	.9	4	.9	8	.9	13	1.2	40	1.0
TOTAL	1640	40.3	436	10.7	898	22.1	1092	26.9	4066	100.0

$\chi^2 = 225.26$, 27df, $p = .00$

Cramer's $V = .13$

TABLE J

KIND OF CERTIFICATION DESIRED BY MAIN REASON FOR LEARNING INTEREST

LEARNING INTEREST	KIND OF CERTIFICATION DESIRED											
	License		Certificate or Diploma		2-yr College Degree		4-yr College or Above		Other		TOTAL	
	n	%	n	%	n	%	n	%	n	%	n	%
Meet Requirements of Employer	27	10.8	36	15.3	24	13.1	89	18.1	14	17.3	190	15.3
Advance in Job	54	21.6	79	33.5	64	35.0	168	34.1	21	25.9	386	31.1
Get a New Job	115	46.0	69	29.2	55	30.1	124	25.2	16	19.6	379	30.5
Personal Enjoyment	26	10.4	21	8.9	13	7.1	53	10.8	17	21.0	130	10.5
Skills to Save Money	9	3.6	8	3.4	8	4.4	15	3.0	2	2.5	42	3.4
Meet People	1	.4	1	.4	1	.5	2	.4	1	1.2	6	.5
Better Informed	9	3.6	16	6.8	9	4.9	24	4.9	5	6.2	63	5.1
Help People	4	1.6	3	1.3	5	2.7	9	1.8	2	2.5	23	1.9
Enrich Family Life	3	1.2	2	.8	3	1.6	2	.4	2	2.5	12	1.0
Other	2	.8	1	.4	1	.5	6	1.2	1	1.2	11	.9
TOTAL	250	20.1	236	19.0	183	14.7	492	39.6	81	6.5	1242	100.0

$\chi^2 = 85.16$, 45df, $p = .00$.

TABLE K

AMOUNT WORKING WOMEN ARE WILLING TO PAY FOR COURSES BY MAIN REASON FOR LEARNING INTEREST

LEARNING INTEREST	PRICES WILLING TO PAY[a]												TOTAL	
	(1)		(2)		(3)		(4)		(5)		(6)			
	n	%	n	%	n	%	n	%	n	%	n	%	n	%
Meet Requirements of Employer	65	19.8	69	13.2	52	7.2	41	3.8	22	3.6	37	6.9	286	7.5
Advance in Job	91	27.7	155	29.6	194	27.0	188	17.2	77	12.4	108	20.1	813	21.3
Get a New Job	84	25.6	101	19.3	118	16.4	122	11.2	36	5.8	111	20.7	572	15.0
Personal Enjoyment	47	14.3	101	19.3	206	28.7	451	41.3	292	47.2	149	27.8	1246	32.6
Skills to Save Money	10	3.0	27	5.2	51	7.1	156	14.3	96	15.5	45	8.4	385	10.0
Meet People	1	.3	4	.8	5	.7	8	.7	8	1.3	9	1.7	35	.9
Better Informed	16	4.9	47	9.0	72	10.0	99	9.1	56	9.0	44	8.2	334	8.8
Help People	8	2.4	8	1.5	10	1.4	6	.5	3	.5	10	1.9	45	1.2
Enrich Family Life	1	.3	6	1.1	8	1.1	16	1.5	18	2.9	16	3.0	65	1.7
Other	5	1.5	5	1.0	2	.3	6	.5	11	1.8	7	1.3	36	.9
TOTAL	328	8.6	523	13.7	718	18.8	1093	28.6	619	16.2	536	14.0	3817	100.0

$\chi^2 = 542.47$, 45df, $p = .00$ Cramer's $V = .16$

[a] Column numbers refer to: (1) = More than $100; (2) = $50-100; (3) = $25-50; (4) = $10-25; (5) = $1-10; and (6) = Free of Charge.

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